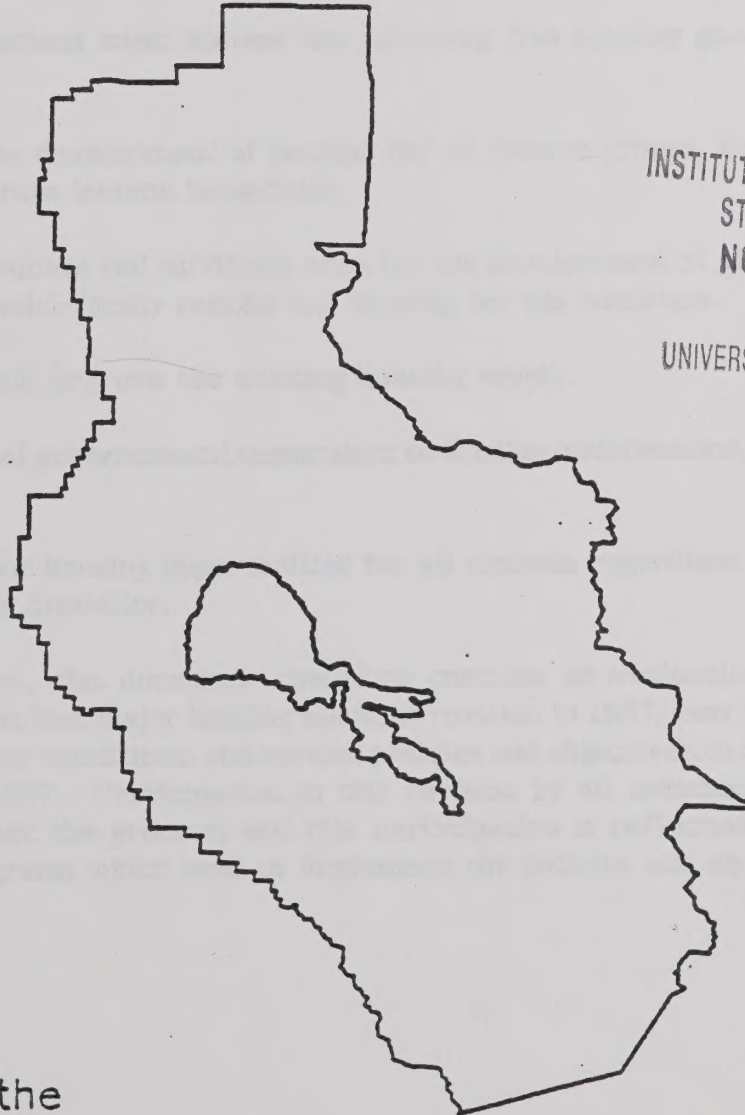


HOUSING ELEMENT



of the Lake County General Plan

revised July 1992
amended May 1995

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INTRODUCTION

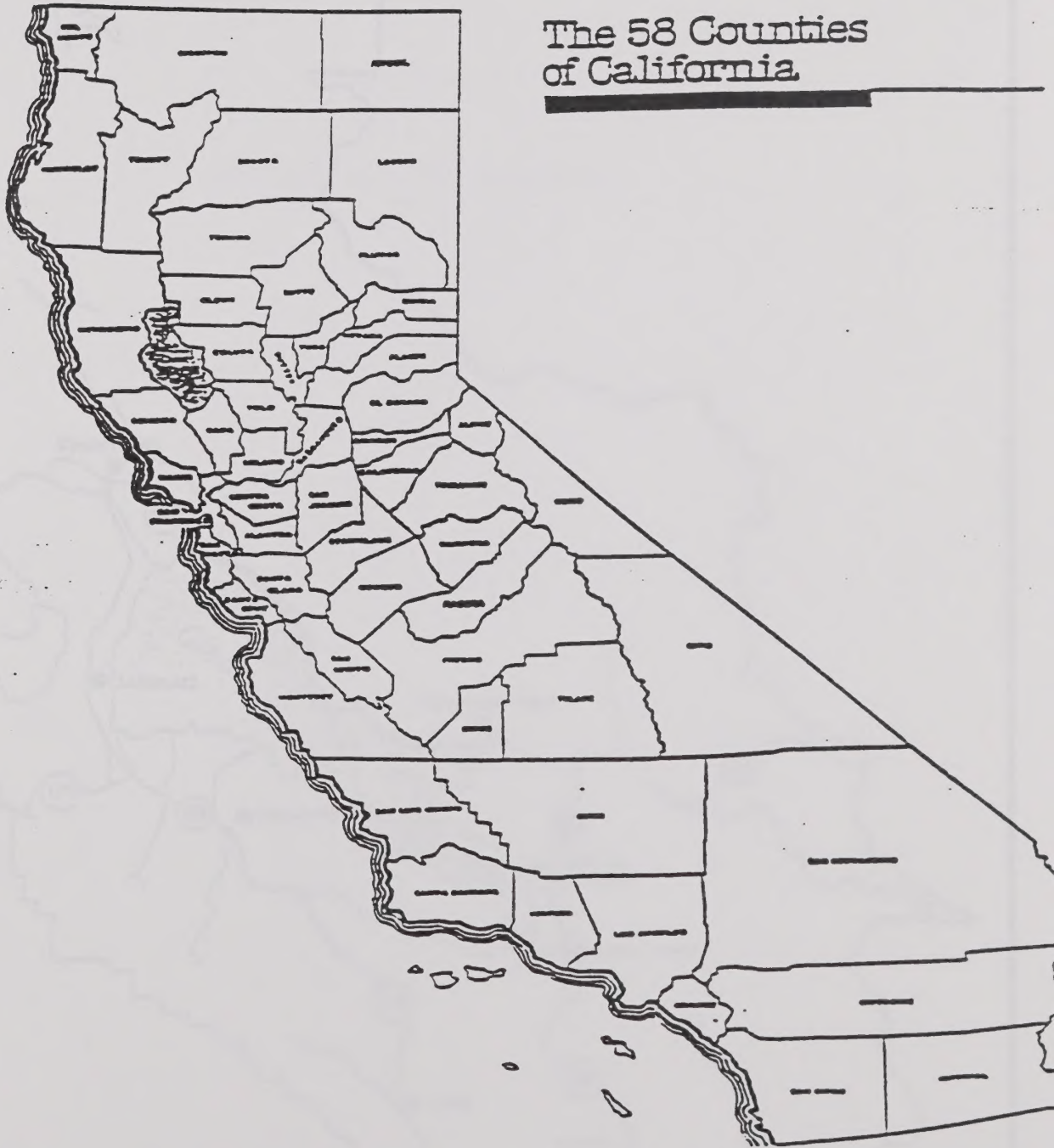
California Government Code Article 10.6 requires that each local government include a housing element as a component of its General Plan, the document which plans for the locality's long-range growth and development. The housing element specifically analyzes the jurisdiction's total housing needs and provides policies and objectives by which the housing needs can be met over a five-year planning period. State law also requires a periodic review and evaluation of the element with revision to reflect the review results as necessary, but at minimum every five years.

The local housing element must address the following five housing goals adopted by the state:

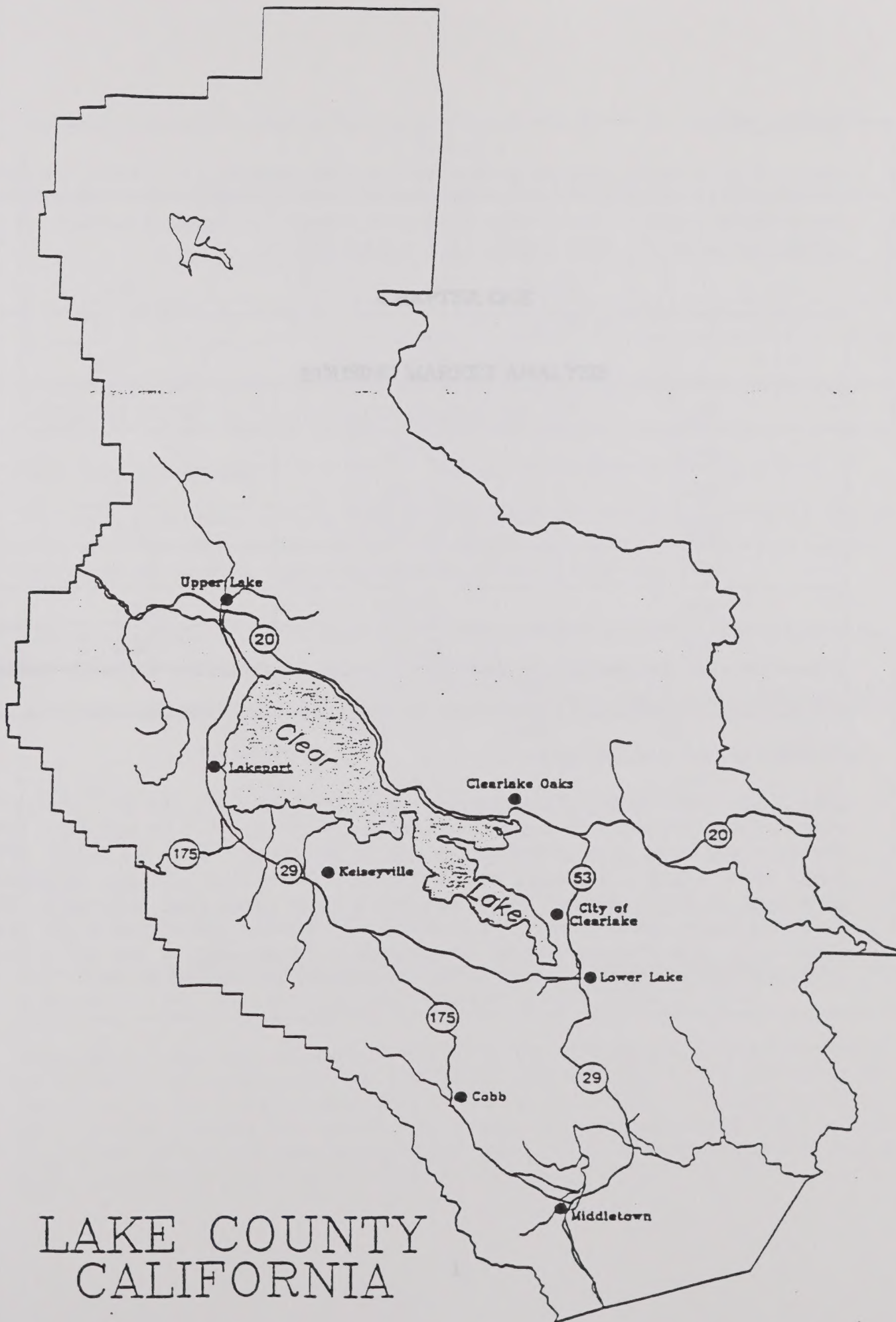
1. To assist in the development of housing for all income groups, but particularly for low and moderate income households.
2. To provide adequate and sufficient sites for the development of all types of housing, particularly multi-family rentals and housing for the homeless.
3. To conserve and improve the existing housing supply.
4. To remove local governmental constraints to housing maintenance, improvement and development.
5. To promote fair housing opportunities for all citizens regardless of age, sex, race, religion and/or disability.

Pursuant to state law, this document therefore contains an evaluation of the county's performance since the last major housing element revision in 1987, new information which reflects current county conditions, and revised policies and objectives to meet local housing needs projected to 1997. Participation in this revision by all community segments was encouraged throughout the process, and this participation is reflected especially in the proposed action programs which seek to implement the policies and objectives contained herein.

The 58 Counties
of California



LAKE COUNTY
CALIFORNIA



LAKE COUNTY
CALIFORNIA

1

POPULATION

Lake County continues to be one of the fastest growing counties in California. Between 1970 and 1980 the population nearly doubled, with another 39 percent increase occurring between 1980 and 1990. This growth rate was the result of in-migration, particularly of retirees, rather than a natural increase due to birthrate.

TABLE 1
Historic Population

Year	Population	Percent Change
1940	8,069	
1950	11,481	42.2
1960	13,786	20.0
1970	19,548	41.8
1980	36,366	86.0
1990	50,631	39.2

SOURCE: U.S. Census Bureau

Present and Projected Population

Lake County's 1981 General Plan included two projections of growth. The "low" projection estimated that the county would grow to 50,902 by 1990 and 70,048 by the year 2000. This projection was based on an annual growth rate of 4.9 percent. Since the official 1990 census count is 50,631, it appears this "low" projection was quite accurate. Household projections to 1997 contained in the Regional Housing Needs Plan prepared by the California Department of Housing and Community Development and adopted by the Lake County/City Area Planning Council (attached in the Appendices at the end of this document) are based on the continuation of this historical growth rate as well.

TABLE 2
Projected Population Growth

Year	County Population	Number of Households	Persons per Household
1995	56,100	23,200	2.43
2000	61,300	25,300	2.43
2005	66,100	27,200	2.43

SOURCE: California Department of Finance, May 1991

Population Composition

The ethnic composition of Lake County is predominantly white, accounting for over 88 percent of the total population. Several Native American communities and a small percentage of Hispanic origin comprise most of the minority population.

TABLE 3
Ethnic Distribution

	Total Population	White	Black	Hispanic	Native American*
Lakeport	4,390	3,923 (89.4%)	31 (.7%)	306 (7.0%)	62 (1.4%)
Clearlake	11,804	10,310 (87.3%)	510 (4.3%)	672 (5.7%)	214 (1.8%)
Unincorporated	34,437	30,370 (88.2%)	383 (1.1%)	2,655 (7.7%)	883 (2.6%)
Lake County	50,631	44,603 (88.1%)	924 (1.8%)	3,633 (7.2%)	1159 (2.3%)

SOURCE: 1990 U.S. Census (*Native American includes Eskimo & Aleut)

Accessibility to recreational activities and the low cost of housing have made Lake County an attractive retirement area. The 1990 census data show that 14,651 persons, or 28.9 percent of the county's population, were 60 years of age or older. This large segment of the population resulted in a median age of about 40 years, consistent with the State Department of Finance's 1980 projection for 1990 of 40.2. In contrast, the 1980 median age in Lake County was 43 years.

TABLE 4
Age Distribution

Age in Years	Lakeport	Clearlake	Unincorporated	County Total
0-4	313 (7.1%)	808 (6.9%)	2,249 (6.5%)	3,370 (6.7%)
5-11	399 (9.1%)	1,198 (10.2%)	3,480 (10.2%)	5,077 (10.0%)
12-17	291 (6.6%)	835 (7.1%)	2,520 (7.3%)	3,646 (7.2%)
18-24	300 (6.7%)	757 (6.4%)	1,828 (5.3%)	2,885 (5.7%)
25-34	605 (13.8%)	1,387 (11.8%)	4,258 (12.4%)	6,250 (12.3%)
35-44	663 (15.1%)	1,485 (12.6%)	5,166 (15.0%)	7,314 (14.4%)
45-54	433 (9.9%)	1,058 (8.9%)	3,493 (10.1%)	4,984 (9.8%)
55-59	171 (3.9%)	549 (4.7%)	1,734 (5.0%)	2,454 (4.8%)
60-64	251 (5.7%)	782 (6.6%)	2,146 (6.2%)	3,179 (6.3%)
65-74	489 (11.1%)	1,794 (15.2%)	4,763 (13.8%)	7,046 (13.9%)
75-84	369 (8.4%)	970 (8.2%)	2,268 (6.6%)	3,607 (7.1%)
85+ over	106 (2.4%)	181 (1.5%)	532 (1.6%)	819 (1.6%)
TOTAL POPULATION	4,390	11,804	34,437	50,631

SOURCE: 1990 U.S. Census

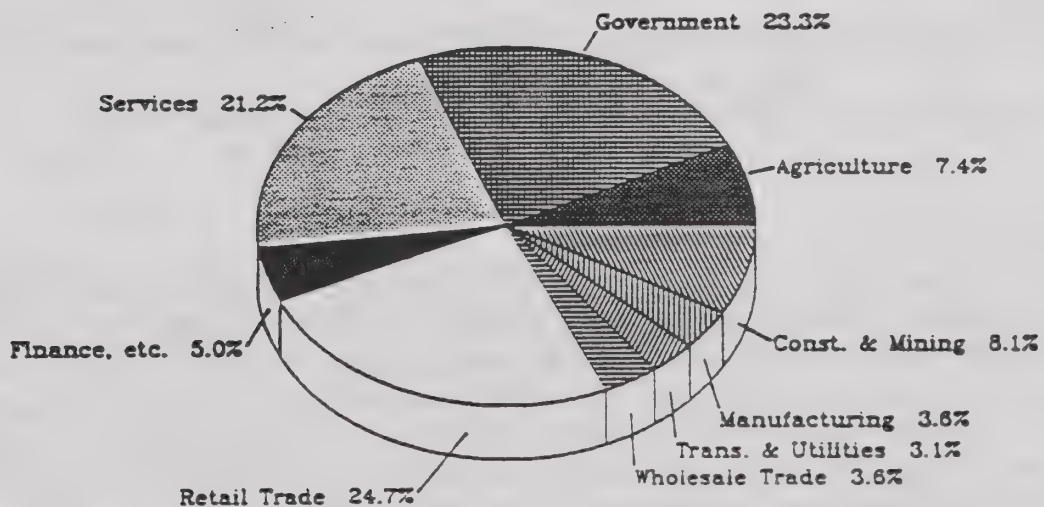
ECONOMY

Employment

The county's employment base is widely distributed among several industries. Retail trade (including eating and drinking establishments, food stores, general merchandise, service stations, etc.) is the largest industry in Lake County, providing about 2,700 jobs. Government (including federal, state, and local government, along with education) is the county's second largest industry with about 2,600 jobs. The third largest industry class is services (including motels and other lodging places, amusement and recreation, health, personal, business and other services), providing another 2,500 jobs. Construction and mining is a distant fourth, with about 1,000 jobs. Agriculture, forestry and fishing (including pears, wine grapes, livestock, walnuts, timber, firewood, fish, etc.) follow, providing approximately 800 jobs. The remaining 1,500 county jobs are distributed among: 1) finance, insurance and real estate; 2) transportation and public utilities (including geothermal energy production); 3) wholesale trade; & 4) manufacturing (including wine-making). Non-wage people, such as self-employed persons or unpaid family workers, are not included in these counts.

Figure 1

Employment Base

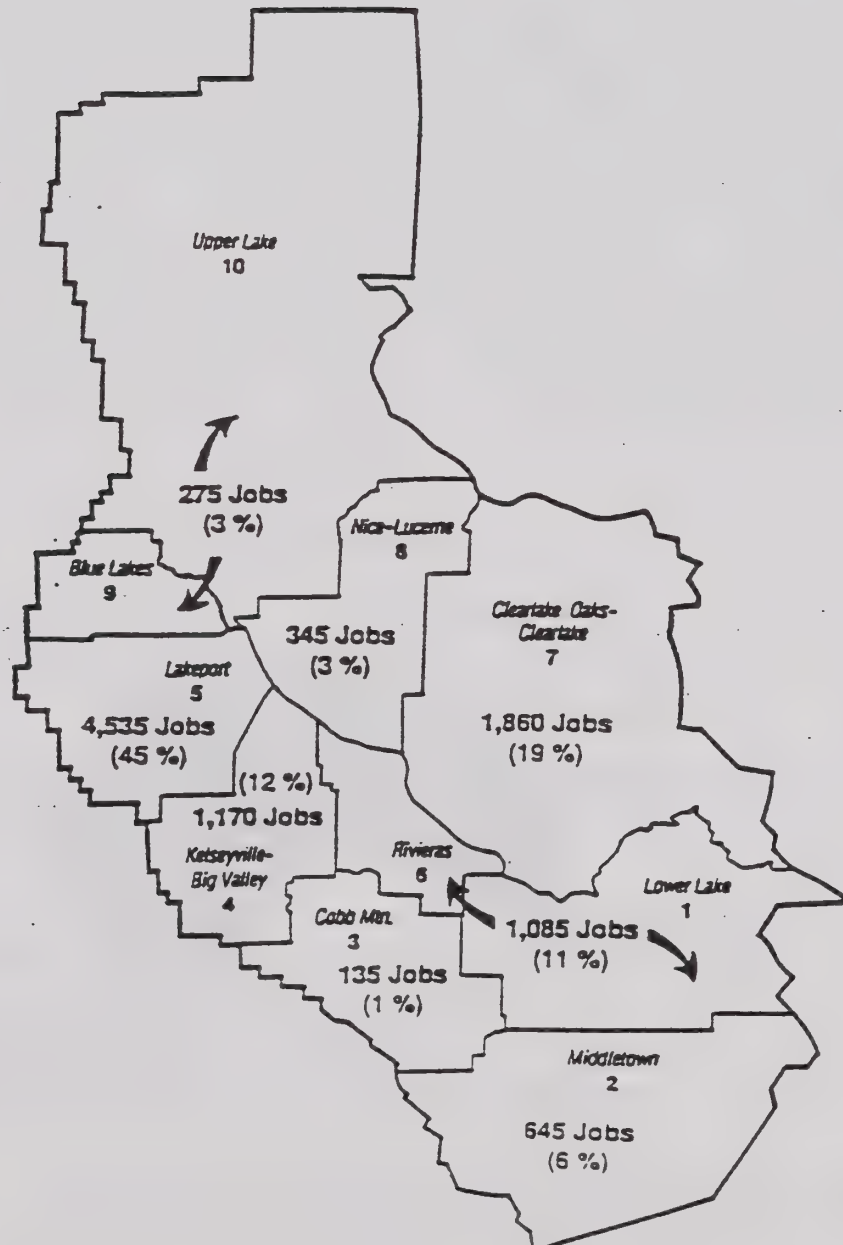


SOURCE: California Economic Development Department 1989

Job distribution varies widely throughout the county. As expected, employment is concentrated in the incorporated and more urbanized areas. The largest job concentration is in Lakeport; other employment centers are Clearlake Oaks, Clearlake, Kelseyville, Big Valley, Lower Lake, Rivas and Middletown.

FIGURE 2

Employment Distribution



SOURCE: Lake County Commercial and Industrial Employment Study 1988

Income

Typical wages in the county are relatively low when compared with the rest of the state. In 1989, Lake County's per capita personal income of \$14,166 ranked 45th among California's 58 counties (up from 54th in 1984). The following table lists several job categories with the average annual salary or total yearly wages.

TABLE 5 Annual Wages/Income	
Carpenter	\$29,120
Nurse; Painter	20,800
Truck driver; Auto mechanic	19,365
Maintenance worker	12,065
Data entry worker; Clerk typist	12,480
Cashier; Cook	10,400
Waitress; Motel housekeeper	9,360
Sales clerk; Home attendant	9,360
SOURCE: California Economic Development Department 1991	

The seasonal nature of many jobs further lowers the county's typical household income. Labor force information from the California Economic Development Department (EDD) reveals that although the annual average unemployment rate for 1991 was 11.6 percent, the rate swung from a high 14.2 percent unemployment rate in March to only a 7.9 percent unemployment rate in August. A survey of employers and employees showed that the agricultural industry, with its summer harvesting and packing push, accounted for much of the seasonal skew, with jobs in construction also indicating winter slowdown. Employment in the retail industry showed a summer upswing, while jobs in the education field fell during the same period.

TABLE 6
Employment-Industry Distribution

Industry	Lake County	California
Agriculture, forestry, fishing	7%	3%
Construction and mining	8%	5%
Manufacturing	4%	18%
Transportation and public utilities	3%	5%
Wholesale trade	4%	6%
Retail trade	25%	17%
Finance, insurance, real estate	5%	6.5%
Services	21%	23.5%
Government and education	23%	16%

SOURCE: California Economic Development Department 1989

As of December 1991, there were also 14,900 Social Security beneficiaries in the county, mostly retirees. Supplemental Security Income payments (SSI) were being provided as well to almost 3,000 aged, blind or otherwise disabled persons who had no other significant income source.

HOUSEHOLD CHARACTERISTICS

Housing Stock

Between 1980 to 1990 the county's housing stock increased from 23,008 units to 28,822 units, resulting in a gain of 25 percent. The single family dwelling (not including mobile/manufactured homes placed on lots without permanent foundations) accounted for 59 percent of the housing units in existence in 1990. Mobile and manufactured (mobiles constructed after July 1976) homes, either on private lots or within parks, comprised another 33 percent of 1990's housing stock, with only 8 percent of units provided as multi-family housing.

Statewide, mobile homes comprise only 5 percent of the total housing stock. In Lake County, these homes remain particularly popular since they provide affordable shelter. The county's zoning ordinance permits the placement of manufactured homes on any private property zoned to allow a residential use. Although the development standards require construction of a permanent foundation in most areas, much of the county is still zoned to allow single-wide units utilizing alternative support systems.

TABLE 7
Housing Stock by Type

Jurisdiction	Single Family	Multi Family	Mobile Home	Total Units
1980				
Lakeport	1,234	337	312	1,883
Clearlake	N/A	N/A	N/A	N/A
Unincorporated	12,254	1,874	6,997	21,125
County Total	13,488	1,211	7,309	23,008
1990				
Lakeport	1,303	473	369	2,145
Clearlake	3,333	669	3,313	7,315
Unincorporated	12,281	1,127	5,954	19,362
County Total	16,917	2,269	9,636	28,822
SOURCE: U.S. Census Bureau				

Housing Costs

Lake County housing is relatively affordable when compared with housing costs statewide. According to the 1990 U.S. Census, the county's median house value was \$93,300, or only 48 percent of the statewide median price of \$195,500. Median rental payment was \$460 monthly, or 83 percent of the state's \$551 median rent.

Although these housing costs appear reasonable when compared with statewide figures, large cost increases did occur in Lake County over the last several years. The 1990 median house value was 65 percent higher than the 1980 median, and typical rents increased anywhere from 40 to 100 percent during the same 10 year period.

TABLE 8
Average Rental Housing Rates

Size	Single Family	Apartments
1980		
Studio	N/A	\$175
1 Bedroom	\$225	\$200
2 Bedroom	\$375	\$350
3 Bedroom	\$585	
1990		
Studio	N/A	\$250
1 Bedroom	\$450	\$350
2 Bedroom	\$525	\$425
3 Bedroom	\$625	\$550

SOURCES: HUD Section 8 Fair Market Rent Survey, Lake County Board of Realtors, Real Estate advertisements.

TABLE 9
Single Family Homes for Sale

Size	Median Price	Typical Price Range
1980:		
2 Bedroom	\$ 49,000	\$ 40,000- 55,000
3 Bedroom	56,700	45,000- 65,000
4 Bedroom	95,000	80,000-190,000
1990:		
2 Bedroom	80,000	70,000- 90,000
3 Bedroom	93,300	75,000-130,000
4 Bedroom	105,000	95,000-150,000
SOURCES: HUD Section 8 Fair Market Rent Survey, Lake County Board of Realtors, Real Estate advertisements		

Number and Size of Households

In 1980, there were 15,192 Lake County households. By 1985 this number had grown to 19,156, and the 1990 census total lists 20,805 households. The State Department of Finance estimates that by July 1997 the county will include 24,000 households. Of this total, approximately 16,800 households are expected to be located in the county's unincorporated area.

Typical household size for Lake County in 1990 was 2.4 persons. Households within the two incorporated cities were slightly smaller (2.3 persons), with unincorporated area households slightly larger (2.45 persons). The State Department of Finance estimates that these household sizes will remain relatively stable over the next few years. In contrast, California's 1990 household size was 2.9 persons, with the trend towards a household size decrease.

Tenure

The 1990 census showed that 14, 822 housing units in Lake County were owner-occupied, providing for a homeownership rate of 71 percent. This rate is down from 75 percent in 1980. However, the current 71 percent rate is substantially higher than California's 55.6 percent owner-occupied figure.

The high rate of ownership can be attributed to both Lake County's attraction as a retirement destination and its relatively low cost of homeownership. Twenty-five percent of the county's owner-occupied units are valued at less than \$68,000, according to the 1990 census.

Vacancy Rates

The Regional Housing Needs Plan for Lake County, prepared by the California Department of Housing and Community Development, states that there is "a surplus of units compared to the minimum desirable vacancy level needed for the healthy functioning of the housing market" (pages 1 & 4, as adopted January 8, 1992 by the Lake County/City Area Planning Council). Review of the 1990 U.S. Census data shows a 6.6 percent vacancy rate when comparing "vacant, for rent" units with the number of renter occupied units. A vacancy rate of 5 percent is typically accepted as the minimum necessary for a balanced rental availability market.

Local experience, however, indicates that the rental housing market is much tighter than that shown by the census numbers. As also shown in the census, most rental housing is provided as single-family dwellings or individual mobile homes, not as units within apartment buildings. Many of the units are second units on private lots, with the primary residence owner-occupied. Planning Department records for the past five years indicate that second units for specific use only, i.e. farm labor quarters and "granny" units, were approved at about a 3 to 1 ratio over regular second houses. Therefore many of these rented units may be occupied only by workers of a certain agricultural operation, or by senior citizens (60 years or older), and they cannot be offered on the open rental market.

Another rental complication in Lake County is the seasonal availability of housing. It is common for resorts and motels to offer their units with kitchens as monthly rentals during the off-season. But these units are either unavailable or become unaffordable during the summer tourist season. The seasonal and/or temporary influx of migrant farmworkers and construction workers for geothermal and other resource mining projects further impacts rental housing availability.

The county's 1987 Housing Element estimated the true rental vacancy rate to be about 3.4 percent. Analysis of current conditions, and the experience of local realtors and the HUD Section 8 rental program manager, indicate that this tighter market continues to exist.

Housing Conditions

Many of Lake County's housing units were constructed during the mid to late 1960's during the boom in California recreational development. During those years alone, roughly 15 to 20 percent of the county's existing parcels were created by subdivision maps.

As in other growing resort communities, these recreational homes have steadily converted to year-round housing. Older cabin resorts, in vogue for vacationing families from the 1930's through the 1950's, also are now often utilized as permanent rental units even though their construction was not designed to accommodate non-summer use.

Several of Lake County's communities have extensive histories as long-time farming communities as well. Overall, over 13 percent of the county-wide housing stock predates 1945, with another 33 percent of the total housing units constructed between 1945 and 1970. A recent survey of one farming community, Upper Lake, indicated that approximately 46 percent of the existing housing units were constructed before 1945.

The survey mentioned above was conducted in late 1989 and included, at minimum, "windshield" inspection of approximately 44 percent of the county's unincorporated area housing stock. This massive undertaking was funded by HCD's Community Development Block Grant/Planning and Technical Assistance Grant Program and included assessment of the housing's age, construction type and condition. This information was compiled for each county community, including the several Native American rancherias, and along with one main migrant farmworker housing area.

Table 10 provides the definitions for the housing conditions survey ratings, while Table 11 provides the county survey results. Figure 3 illustrates the surveyed locations, followed by the individual survey results on Figures 4A through 4E. Although 74 percent of the housing stock overall was found to be in sound shape, almost one-fifth of the units were in need of either moderate to substantial rehabilitation or even unit replacement due to the dilapidated condition. Older communities, such as Upper Lake and Middletown, displayed a much higher need for housing rehabilitation or replacement. The Native American rancherias suffered the worst conditions, with as many as 28 percent of the units ranked as dilapidated. Much of that particular problem may be due to lack of construction code enforcement, since local building regulations do not apply to lands under the Federal Bureau of Indian Affairs' control.

TABLE 10
Housing Conditions Ratings

SOUND: Unit appears well maintained and structurally sound. Siding, gutters, trim, windows, doors, and yard should be in good repair with good exterior paint condition. The foundation and porch structure should appear structurally sound and there should be straight roof lines. Minor problems such as small areas of peeling paint, cracks in walkway, and other minor maintenance items are allowable in this category.

MINOR: For purposes of this survey, the term "minor" is applied to those standard units that are structurally sound, but show signs of minor deferred maintenance or upkeep.

MODERATE: "Moderate" rehabilitation is defined as structurally sound, but with one or more systems such as roofing, electrical, plumbing or building envelope needing rehabilitation.

SUBSTANTIAL: "Substantial" rehabilitation means replacing several major systems such as complete or partial foundation work, repairing or replacing exterior siding, reconstruction of roof deck prior to replacement of shingles, complete rewiring or replumbing.

DILAPIDATED: Unit appears to have serious structural problems and require many major repairs. The general criteria for this category is that the cost of the repairs would equal or exceed 50 percent of the unit's value.

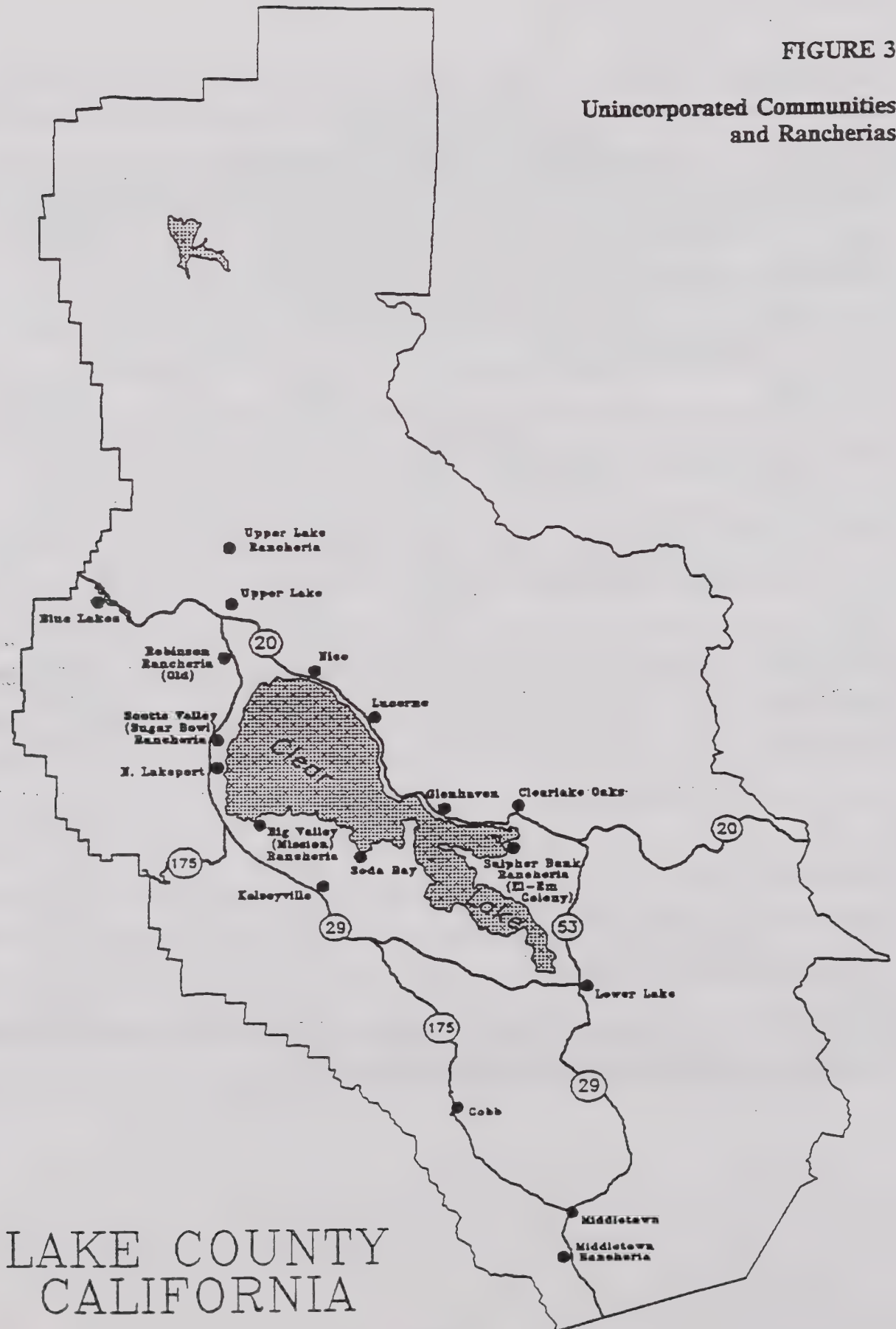
TABLE 11
Housing Conditions Survey Summary

Units Surveyed	Number	Percentage
Buildings	7,821	
Total Units	8,098	
Construction Type		
Woodframe	5,067	62.57%
Masonry	164	2.03%
Combination	80	.99%
Mobile Home/Trailer	2,787	34.42
Age of Building		
New	4,354	53.77%
1945-1970	2,679	33.08%
1920-1944	761	9.40%
Pre-1920	304	3.75%
Overall Condition		
Sound	5,950	73.47%
Needs Minor Work	594	7.34%
Needs Moderate Rehabilitation	897	11.08%
Needs Substantial Rehabilitation	306	3.78%
Dilapidated	351	4.33%

SOURCE: Lake County Housing Conditions Survey, 1989

FIGURE 3

Unincorporated Communities
and Rancherias



LAKE COUNTY
CALIFORNIA

Housing Conditions Survey 1989

Unincorporated Communities

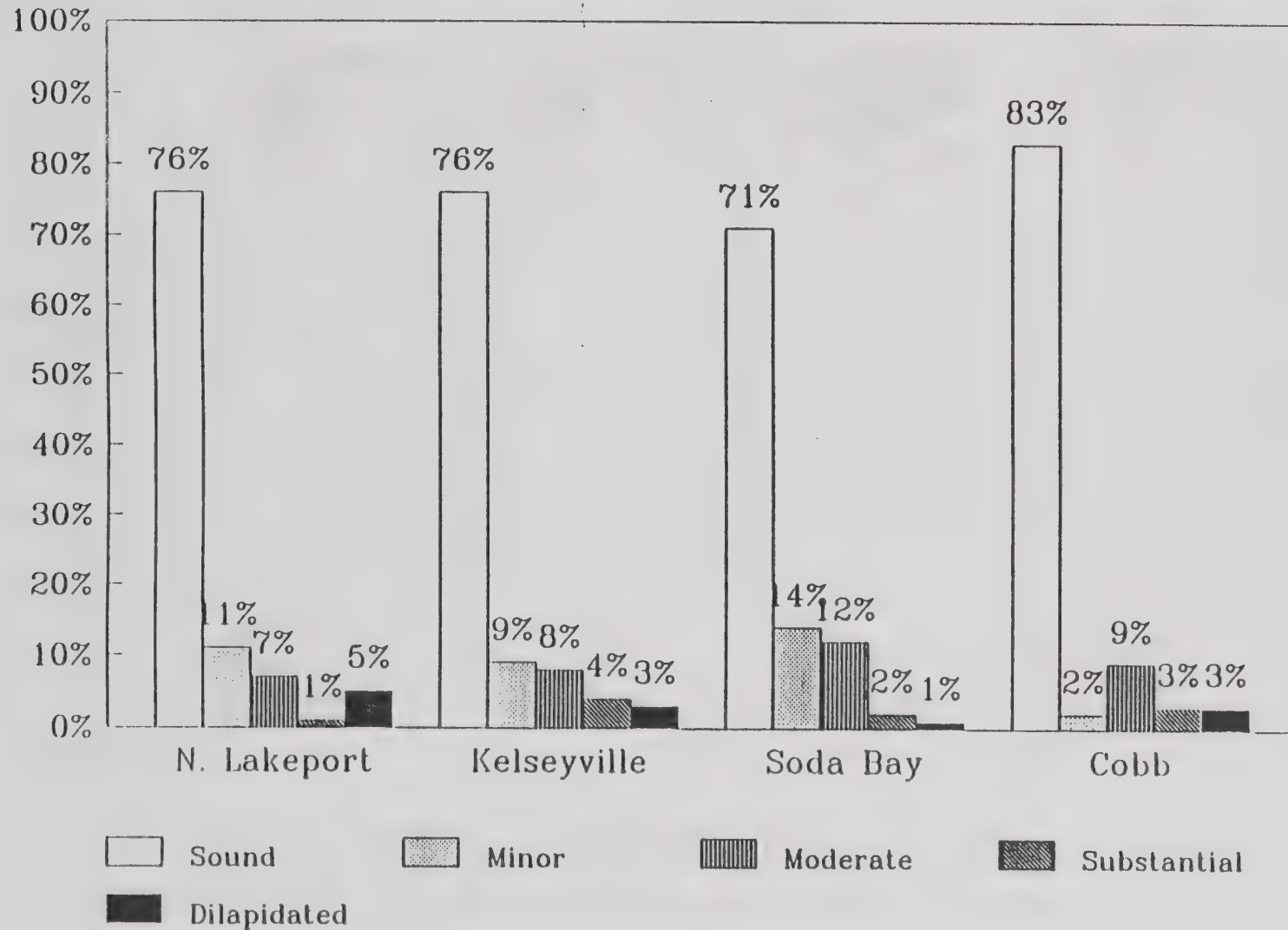


FIGURE 4A

Housing Conditions Survey 1989

Unincorporated Communities

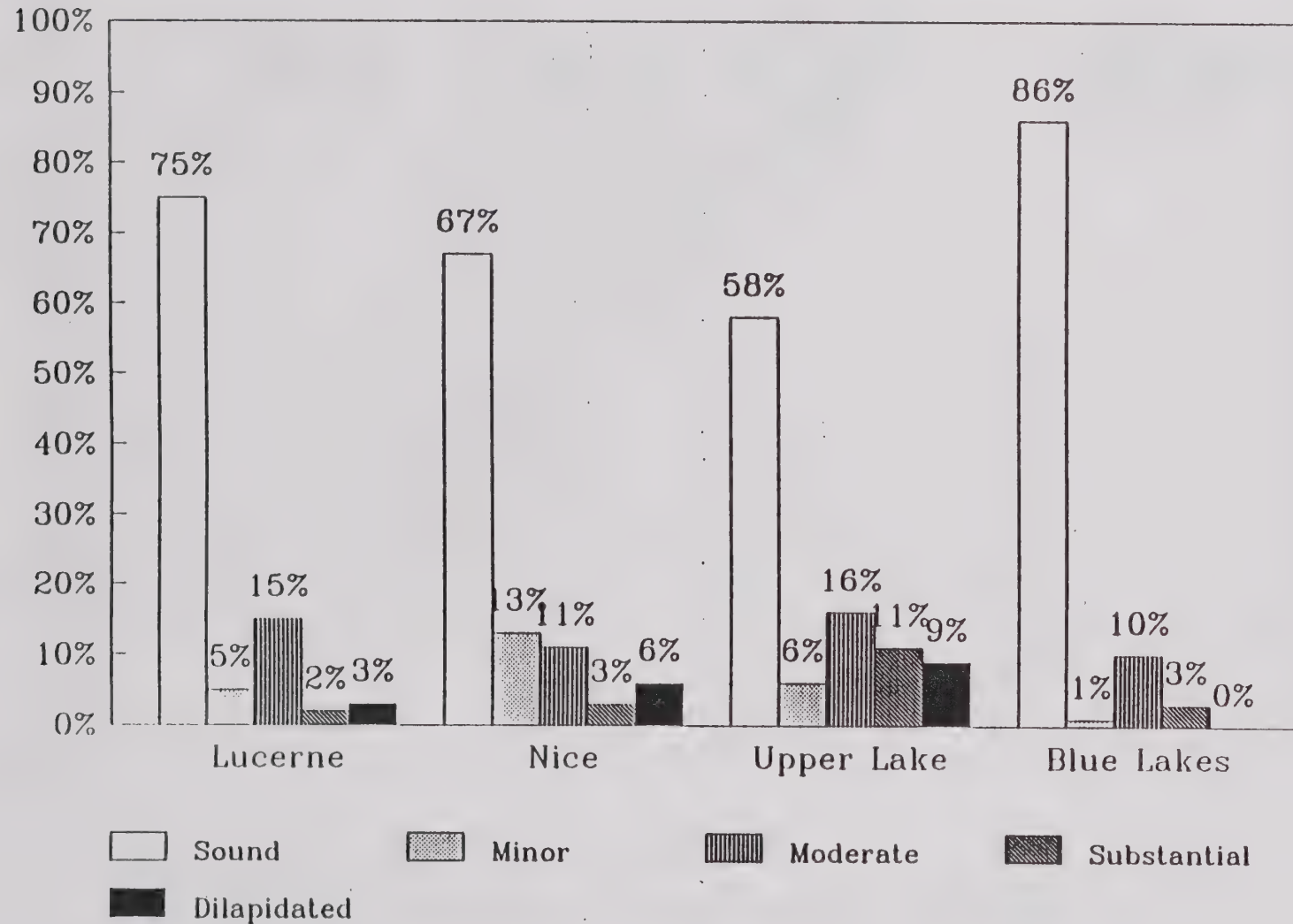


FIGURE 4B

Housing Conditions Survey 1989

Unincorporated Communities

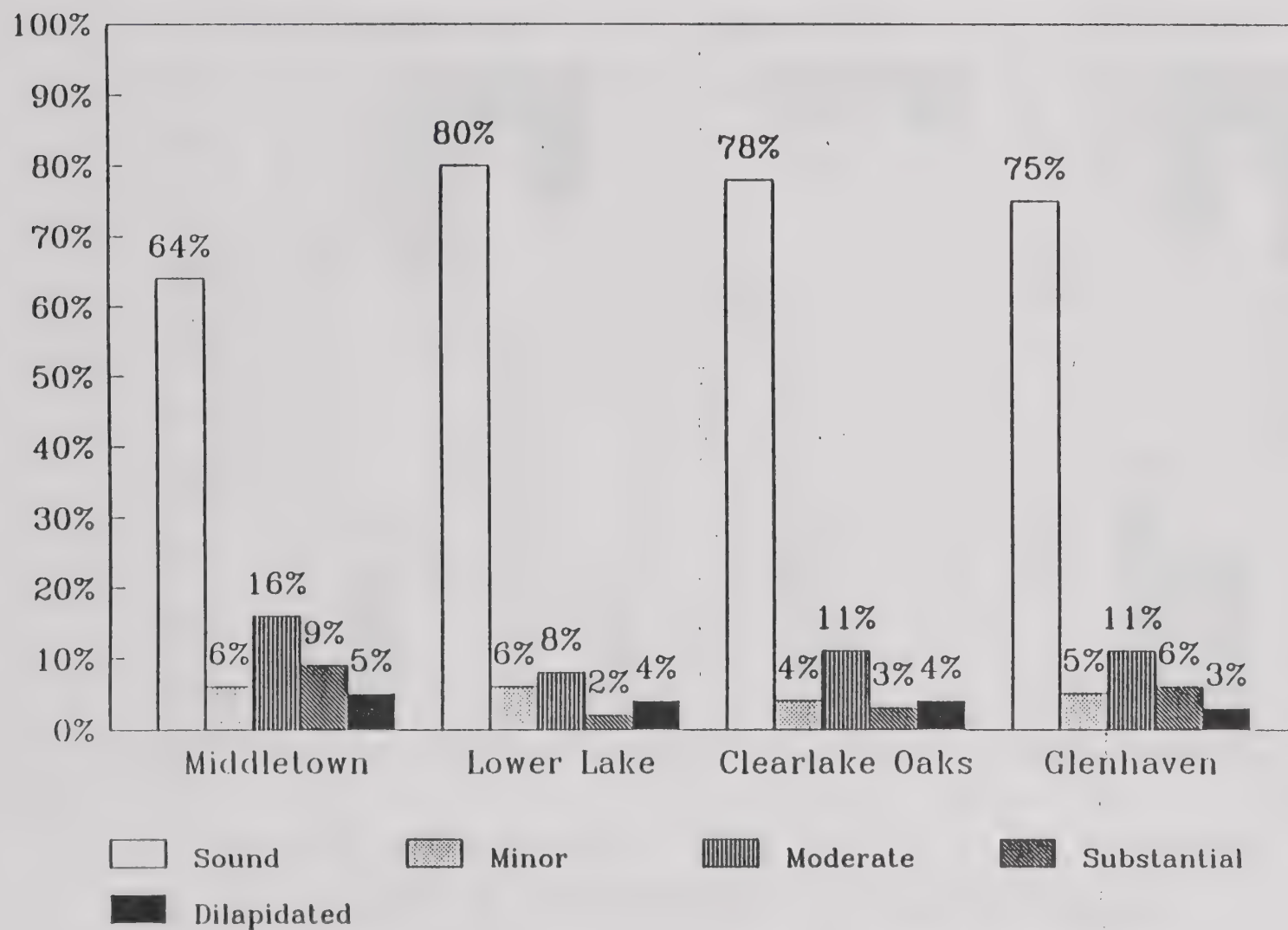


FIGURE 4C

Housing Conditions Survey 1989

Indian Rancherias

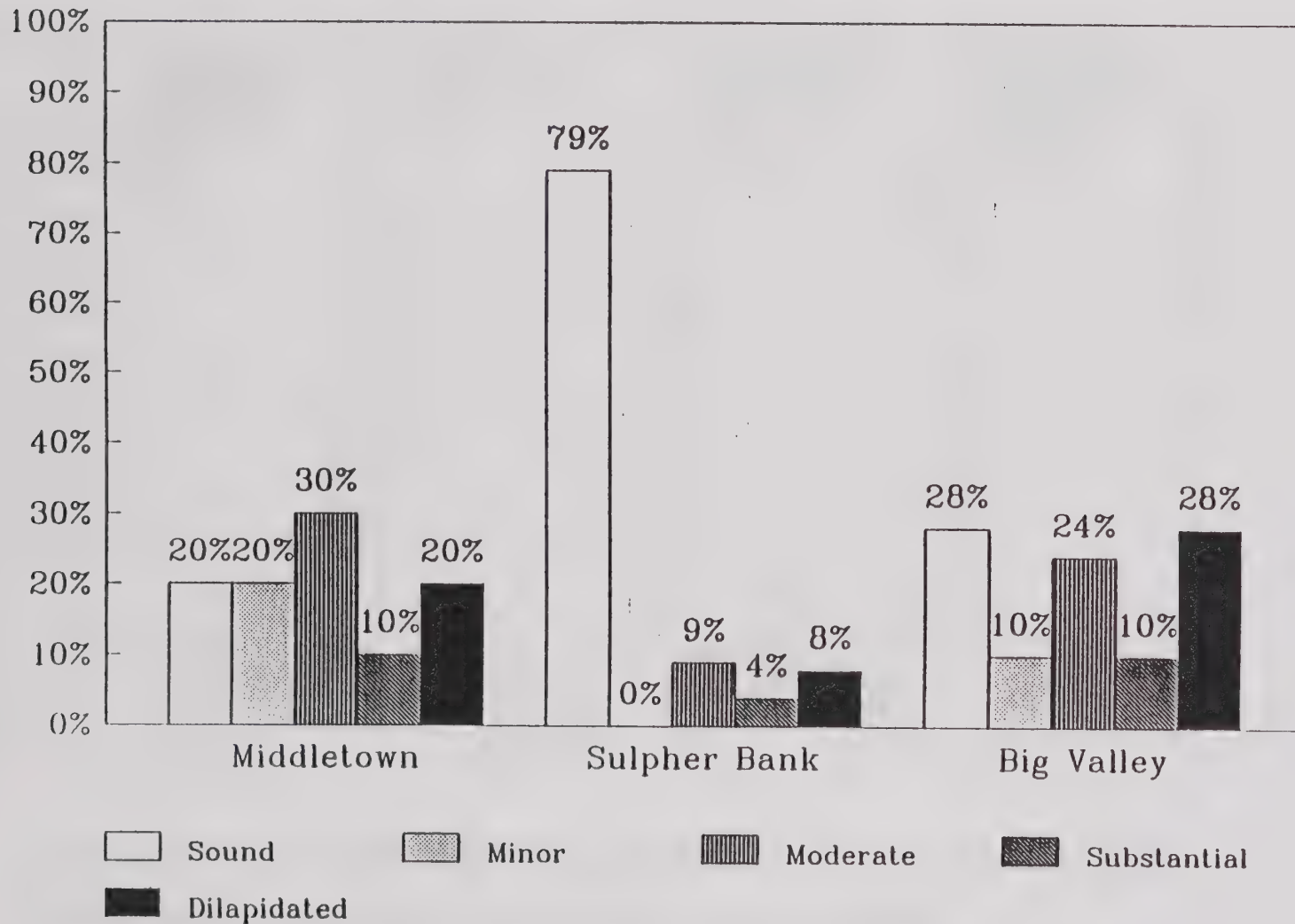


FIGURE 4D

Housing Conditions Survey 1989

Indian Rancherias and Migrant Farmworker

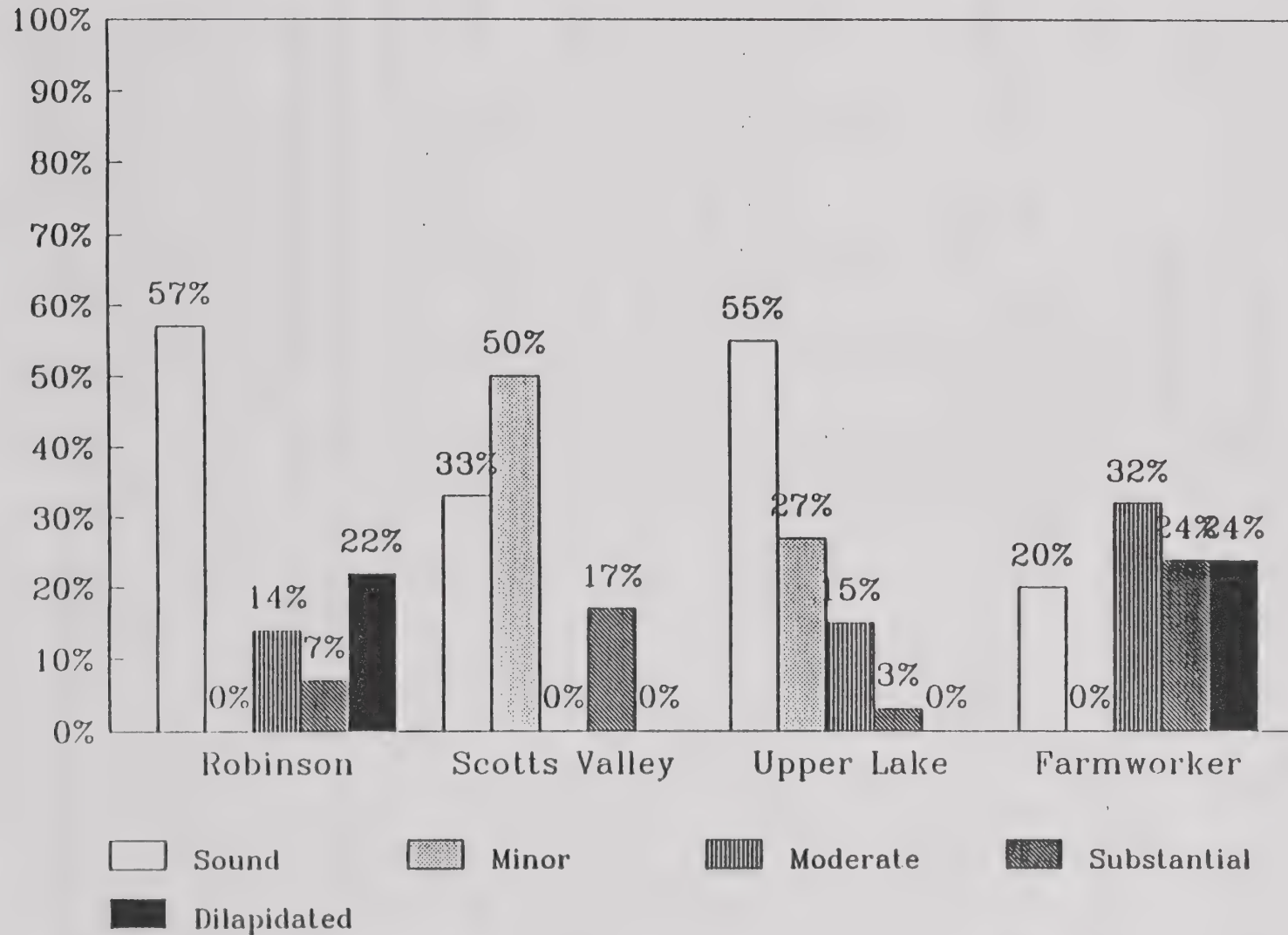


FIGURE 4E

CHAPTER TWO

HOUSING NEEDS

HOUSING NEEDS

Basic Construction Needs

"Basic construction needs" are the minimum numbers of units needed to accommodate projected new households, provide for a reasonable vacancy rate, and compensate for housing units that need replacement. The Regional Housing Needs Plan for Lake County, prepared by the California Department of Housing and Community Development and adopted by the Lake County/City Area Planning Council, provides the county with estimated housing needs to July 1997, categorized by income groups.

TABLE 12 Basic Construction Needs				
BY COMPONENTS	Housing Units			
	Lakeport	Clearlake	Unincorporated	County Total
Household Increase	262	919	1,445	2,627
1991 Vacancy Need	19	-154	-218	-353
1997 Vacancy Need	46	341	556	943
Replacement Need 1991-1997	31	104	270	405
TOTAL	359	1,210	2,053	3,622
BY INCOME GROUP				
Very Low	105	378	638	1,121
Other Lower	62	278	419	759
Moderate	68	218	405	691
Above Moderate	124	336	591	1,051
TOTAL	1,210	359	2,053	3,622
SOURCE: <u>Regional Housing Needs Plan</u> , adopted January 1992				

As illustrated in the previous table, 3,622 housing units should be constructed in Lake County between July 1991 and July 1997, or 604 new units per year over the next several years. The unincorporated area's share is 2,053 units, or 342 new units annually. More than half of these new units also should be affordable to households with incomes less than 80 percent of county median. This need for affordable housing is the greatest among all non-metropolitan counties in the state, according to the California Statewide Housing Plan (update 1990) from HCD.

TABLE 13
Projected Construction, Conversion, Conservation and Rehabilitation

Housing Units/Year
(Unincorporated Area Commitment)

Income Group	New Construction	Conversion *	Conservation **	Rehabilitation	Total
Very Low	75	6	6	25	112
Other Low	41	4	8	25	78
Moderate	38	4	0	25	67
Above Moderate	73	6	0	20	99
Annual Totals	227	20	14	95	356

SOURCE: Lake County Planning Department 1992 (*from seasonal to permanent)
(** New Section 8 assisted units)

Lake County, however, is unique in that it has a large supply of vacant, not-for-rent housing units. Typically, these are vacation homes owned by non-county residents who often occupy them full-time upon retirement in this county. According to the 1990 U.S. Census, 20 percent of the county's total number of housing units were determined to be vacant and held for "seasonal, recreational or occasional use." The following table segregates these units by jurisdiction. Conversion of the units will accommodate many of the anticipated new households.

TABLE 14
Vacation Housing Stock

Jurisdiction	Total # of Housing Units	Reserved for Seasonal Use	Percentage of Total
Lakeport	2,145	182	8.5%
Clearlake	7,315	1,482	20%
Unincorporated	19,362	3,984	21%
Lake County	28,822	5,648	20%

SOURCE: 1990 U.S. Census

Low and Moderate Income Housing

As stated in the introduction, state law requires that the housing element address the future needs of the low and moderate income households. The following table provides the income group definitions utilized by the U.S. Department of Housing and Urban Development and adopted as standard.

TABLE 15 Definitions of Income Groups	
Very Low Income	Household income not exceeding 50% of area median income.
Other Lower Income	Household income between 50% and 80% of area median income.
Moderate Income	Household income between 80% and 120% of area median income.
Above Moderate Income	Household income exceeding 120% of area median income.
SOURCE: U.S. Department of Housing and Urban Development	

The adopted Regional Housing Needs Plan formulated the basic construction needs from population projections. The next table contains the households categorized by income groups and by jurisdictions, projected to July 1997.

TABLE 16
Household Projections by Income Group

Income Group (by Jurisdiction)	January 1, 1991 Number (%)	July 1, 1997 Number (%)
County Total		
Very Low	6,626 (31)	7,440 (31)
Other Lower	4,488 (21)	5,040 (21)
Moderate	4,061 (19)	4,560 (19)
Above Moderate	6,198 (29)	6,960 (29)
Total	21,373 (100)	24,000 (100)
Lakeport		
Very Low	524 (28.0)	601 (28.2)
Other Lower	318 (17.0)	363 (17.0)
Moderate	355 (19.0)	405 (19.0)
Above Moderate	673 (36.0)	764 (35.8)
Total	1,870 (100.0)	2,133 (100.0)
Clearlake		
Very Low	2,013 (38.0)	2,300 (37.0)
Other Lower	1,218 (23.0)	1,430 (23.0)
Moderate	954 (18.0)	1,119 (18.0)
Above Moderate	1,112 (21.0)	1,367 (22.0)
Total	5,297 (100.0)	6,216 (100.0)
Unincorporated		
Very Low	4,089 (28.8)	4,539 (29.0)
Other Lower	2,952 (20.8)	3,247 (20.8)
Moderate	2,752 (19.4)	3,036 (19.4)
Above Moderate	4,413 (31.0)	4,829 (30.8)
Total	14,206 (100.0)	15,651 (100.0)

SOURCE: Regional Housing Needs Plan for Lake County Prepared by HCD, 1991

According to the state's household projections, the county will contain an additional 1,445 households by July 1997. Of this total, approximately 49 percent or 745 will fall below the moderate income category. The following table provides the 1991 income limits, categorized by both income group and household size.

TABLE 17
Lake County 1991 Income Limits

Number of Persons in Family								
Income Group	1	2	3	4	5	6	7	8
Very Low income	\$11000	\$12550	\$14150	\$15700	\$16950	\$18200	\$19450	\$20700
Lower income	17600	20100	22600	25100	27150	29150	31150	33150
Median income	22000	25100	28250	31400	33900	36400	38950	41450
Moderate income	26400	30150	33950	37700	40700	43750	46750	49750

SOURCE: California Department of Finance

Utilizing the above information, a housing unit affordability range can be determined for the various income groups, based on 1991 dollars. The standard affordability index of three times annual gross income was used to calculate the maximum affordable house payment (includes mortgage principal, interest, taxes and insurance) while 25 percent of monthly income was the basis for the maximum affordable monthly rent (does not include utilities).

TABLE 18
Affordable Housing Allowance

Income Group	House Mortgage (excluding down payment)	Monthly Rent (excluding utilities)
One person household		
very low	\$0 - \$33,000	\$0 - \$229
other low	up to \$52,800	up to \$367
moderate	up to \$79,200	up to \$550
Two person household		
very low	\$0 - \$37,650	\$0 - \$261
other low	up to \$60,300	up to \$419
moderate	up to \$90,450	up to \$628
Four person household		
very low	\$0 - \$47,100	\$0 - \$327
other low	up to \$75,300	up to \$523
moderate	up to \$113,100	up to \$785

TABLE 19
Affordable Home Purchase Price Range

Income Group	5% Down	10% Down	20% Down
One person household			
very low	\$0 - \$34,650	\$0 - \$36,000	\$0 - \$39,600
other low	up to \$55,440	up to \$58,080	up to \$63,360
moderate	up to \$83,160	up to \$87,120	up to \$95,040
Two person household			
very low	\$0 - \$39,533	\$0 - \$41,415	\$0 - \$45,180
other low	up to \$63,315	up to \$66,330	up to \$65,955
moderate	up to \$94,973	up to \$99,495	up to \$108,540
Four person household			
very low	\$0 - \$49,455	\$0 - \$51,810	\$0 - \$56,520
other low	up to \$79,065	up to \$82,830	up to \$90,360
moderate	up to \$118,755	up to \$124,410	up to \$135,720

Since the county's 1990 median house value was \$93,300, and the per person annual income was approximately \$15,000, a typical household with two wage earners could afford to purchase about half of Lake County's homes. The median contract rent of \$460 established by the 1990 U.S. Census likewise would indicate that the typical rental unit would be affordable to all except persons within the "very low" income category.

Rehabilitation and Replacement Needs

As detailed in Chapter One, Housing Conditions, an extensive survey of the county's housing stock revealed that many units were in need of rehabilitation or replacement. The following table summarizes the results of the survey within the unincorporated county communities.

TABLE 20 Housing Conditions Survey Results				
Community	Need Minor Rehab	Need Moderate Rehab	Need Substantial Rehab	Dilapidated; Need Replacement
N. Lakeport	11%	7%	1%	5%
Kelseyville	9%	8%	4%	3%
Soda Bay	14%	12%	2%	1%
Cobb	2%	9%	3%	3%
Lucerne	5%	15%	2%	3%
Nice	13%	11%	3%	6%
Upper Lake	6%	16%	11%	19%
Blue Lakes	1%	10%	3%	0%
Middletown	6%	16%	9%	5%
Lower Lake	6%	8%	2%	4%
Clearlake Oaks	4%	11%	3%	4%
Glenhaven	5%	11%	6%	3%
County-wide Average	7%	11%	4%	5%
SOURCE: Lake County Housing Conditions Survey 1988				

The results were surprising. In spite of the county's relatively recent construction boom, one-fifth of the existing housing units were in need of anywhere from moderate rehabilitation to replacement. Older communities, such as Upper Lake and Middletown, had a much higher percentage of substandard units than they did sound units.

Because of low income and documented housing conditions, a Community Development Block Grant was awarded to Lake County in 1990 by HCD. This \$500,000 grant provided for the establishment of a housing rehabilitation program in the communities of Upper Lake and Nice. A combination of grants and low-interest loans are currently providing for the repair of at least 24 units occupied by lower or very low income households. Income recaptured from loan payback will be recycled by the county for additional housing rehabilitation projects.

SPECIAL HOUSING NEEDS

Overcrowding

The physical condition of a housing unit is not the sole factor in determining whether or not a family is adequately housed. Overcrowding is an additional consideration.

Overcrowding exists when a household has a higher ratio than one occupant per room in its housing unit. The 1990 U.S. Census identified the following overcrowded conditions in Lake County:

TABLE 21
Household Overcrowding

Housing Units		Persons/ Room			Total Overcrowded
		1.01 to 1.5	1.51 to 2.0	2.01 or more	
Owner-occupied	(14,822)	(311)	(120)	(49)	(480 or 3.2%)
Lakeport	1,157	9	5	5	19 (1.6%)
Clearlake	3,397	98	40	5	143 (4.2%)
Unincorporated	10,268	204	75	39	318 (3.1%)
Renter-occupied	(5,983)	(407)	(156)	(94)	(657 or 11%)
Lakeport	667	27	10	11	48 (8.7%)
Clearlake	1,782	128	46	20	194 (10.9%)
Unincorporated	3,534	252	100	63	415 (11.7%)
Total-Lake County	(20,805)	(718)	(276)	(143)	(1137 or 5.5%)
Lakeport	1,824	36	15	16	67 (3.7%)
Clearlake	5,179	226	86	25	337 (6.5%)
Unincorporated	13,802	456	175	102	733 (5.3%)

SOURCE: 1990 U.S. Census

These figures indicate that more than one household in twenty suffers overcrowding in Lake County, and that substantially more renters than owners lack adequate room (more than one household in ten). Statewide, however, one in five renter households are overcrowded.

Overpayment

Affordability is an important component of any housing market analysis. As earlier discussed, both purchase and rental costs in Lake County average well below state figures. However, Table 16 shows that in 1991 more than half of all county households earned less than 80 percent of the local median income. The 1990 U.S. Census shows that 65 percent of renter households and 37 percent of owner-occupied households were paying more than 25 percent of their incomes for housing. But this compares favorably against the 1980 census figures which showed that 72 percent of the renter households were overpaying back then.

TABLE 22
Overpayment: Renters/Owners
(By Percentage of Households)

ANNUAL HOUSEHOLD INCOME	INCOME PAID FOR HOUSING			HOUSEHOLDS OVERPAYING
	25-29%	30-34%	35%+	
LAKEPORT (total)	(7.6/11.6)	(17.2/5.7)	(49.6/16.0)	(74.4/13.3)
<\$10,000	16.8/18.9	8.1/10.5	69.2/65.3	94.1/94.7
10,000-19,999	3.1/3.6	20.1/5.1	74.1/32.8	97.3/41.5
20,000-34,999	9.2/15.6	39.8/8.7	14.3/3.5	63.3/27.8
35,000-49,999	0.0/16.5	16.7/6.9	0.0/9.2	16.7/32.6
\$50,000 +	0.0/4.9	0.0/0.0	0.0/0.0	0.0/4.9
CLEARLAKE (total)	(13.0/5.3)	(7.1/8.4)	48.5/20.1)	(68.6/33.8)
<10,000	6.4/9.6	8.9/20.1	78.5/38.1	93.8/67.8
10,000/19,999	16.7/6.6	10.3/4.7	60.5/31.2	87.5/42.5
20,000-34,999	21.5/2.4	3.5/8.9	4.7/15.2	29.7/26.5
35,000-49,999	12.9/4.7	0.0/0.0	0.0/2.5	12.9/7.2
\$50,000 +	0.0/0.0	0.0/7.9	0.0/0.0	0.0/7.9
UNINCORPORATED (total)	(14.4/10.2)	(9.5/8.3)	(36.3/19.3)	(60.2/37.8)
<\$10,000	3.3/8.3	2.3/11.0	94.4/60.4	100.0/79.7
10,000-19,999	19.6/12.4	18.6/9.4	46.6/29.3	84.8/51.1
20,000-34,999	27.2/11.2	11.2/12.5	7.7/17.4	46.1/41.1
35,000-49,999	2.0/13.7	1.6/5.1	0.0/4.7	3.6/23.5
\$50,000 +	0.0/6.1	0.0/4.9	0.0/5.2	0.0/16.2
COUNTY-WIDE (total)	(13.2/9.4)	(9.7/8.1)	41.7/19.1)	(64.6/36.6)
<\$10,000	6.4/9.6	6.0/13.7	84.1/54.2	96.5/77.5
10,000-19,999	16.6/10.0	16.6/7.8	54.1/30.1	87.3/47.9
20,000-34,999	24.2/10.0	11.0/11.5	7.3/15.6	42.5/37.1
35,000-49,999	4.0/12.2	2.5/4.3	0.0/4.9	6.5/21.4
\$50,000 +	0.0/5.5	0.0/4.5	0.0/4.2	0.0/14.2

Source: 1990 U.S. Census (1989 figures)

TABLE 23
Overpayment: Elderly*/Non-Elderly
(By Percentage of Households)

HOUSING TYPE	INCOME PAID FOR HOUSING			HOUSEHOLDS OVERPAYING
	25-29%	30-34%	35%+	
RENTER-OCCUPIED				
Lakeport	23.7/2.5	12.2/18.8	60.1/46.3	96.0/67.6
Clearlake	13.3/12.9	16.7/4.3	50.1/48.1	80.1/65.3
Unincorporated	7.5/15.8	13.4/8.8	57.1/32.3	78.0/56.9
County-wide	12.0/13.5	14.5/8.5	55.0/38.5	81.5/60.5
OWNER-OCCUPIED				
Lakeport	5.2/14.6	6.3/5.4	21.6/13.4	33.1/33.4
Clearlake	5.4/5.3	10.0/6.3	13.5/28.9	28.9/40.5
Unincorporated	8.4/11.1	5.7/9.8	19.3/19.2	33.4/40.1
County-wide	7.3/10.7	6.9/8.8	17.9/19.8	32.1/39.3

Source: 1990 U.S. Census (*Elderly = householder 65 years of age or older)

Because of changing market conditions, such as higher house prices and the increase in the number of two-income families, 30 percent of income is also now more commonly used as the standard limit for affordable housing. But Lake County's high percentage of elderly and single-family households, along with a large number of female-headed households with children, can be expected to particularly be impacted by rising housing costs and the scarcity of suitable and available housing units.

As shown on Tables 22 and 23, overpayment is a significant problem, particularly with lower-income renters. The high proportion of the elderly who pay an inordinate portion of income for housing may be due partially to those who reside in convalescent hospitals or other board and care homes. However, the 1990 census figures also show that 62 percent of renters (not counting dependents) are less than 45 years old, making it more likely that the female-headed households with children are perhaps the most impacted group (further discussion ahead).

TABLE 24
Households by Type

	Lakeport	Clearlake	Unincorporated	County Total
Total number of households	1,824	5,179	13,802	20,805
Households with children	545 (30%)	1,468 (28.3%)	4,168 (30.2%)	6,181 (29.7%)
Female-headed household with children	151 (8.3%)	524 (10.1%)	831 (6.0%)	1,506 (7.2%)
Households with persons 60 or older	805 (44.1%)	2,625 (50.7%)	6,318 (45.8%)	9,748 (46.9%)
Persons 60 or older in single-person households	381 (20.9%)	1,098 (21.2%)	2,034 (14.7%)	3,513 (17.0%)
All single-person households	566 (31.0%)	1,630 (31.5%)	3,286 (23.8%)	5,482 (26.4%)

SOURCE: 1990 U.S. Census

The Elderly

Table 4, "Age Distribution," in Chapter 1 shows that in 1990 a full one-third of the county's population was age 55 or older. Given Lake County's recreational amenities and the high percentage of homes owned and held for occasional use by their absent residents of other counties, it appears this area will continue to be attractive as a retirement destination.

Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance costs. The county's recent housing conditions survey also documented that many homes are in immediate need of basic repairs, and the subsequent household needs survey showed these homes often were owned by the elderly who did not have sufficient savings to finance the necessary repairs.

The previous table, "Households by Type," further indicates that half of the county's households include at least one older person. One-fifth to one-sixth of all households also consist of elderly living alone. For some of these people, living alone may not be suitable because of the unshared cost of maintaining a living unit, the need for companionship due to health reasons, for personal safety reasons, or merely because of loneliness.

Mobile home parks for many provide ideal senior housing. These communities contain the smaller, affordable housing units more suitable to one or two person households. The higher density offers close neighbors and better security, but the individual mobile home maintains privacy when desired.

Most park dwellers, however, own their homes and rent their spaces. Therefore rent increases will impact fixed incomes. Mobile homes also have a limited life span, particularly those units constructed before the early 1970's, and rehabilitation is often not an option.

The county at this time has only limited information regarding mobile home parks. According to HCD, there are currently 130 registered mobile home and recreational vehicle parks in the county accommodating a total of 3,940 mobile home and 819 RV spaces. It is unknown how many of these spaces are occupied by full-time residents. A mobile home park survey is currently being designed which will look at residents' composition and needs, unit conditions and park characteristics. Park conversions, or the loss of space availability due to a change in property use, also will be considered. Although existing state law provides park residents with some protection from housing loss due to a park conversion, both the lack of information and responsibility for enforcement have been identified as major problems in other parts of the state. Grant funding for this entire survey is currently being pursued through HCD.

The Disabled

According to the local office of the Social Security Administration, there were 2,969 individuals in the county at the end of 1991 who were receiving benefits due to disability. Information from the Lake County Department of Social Services, the county Health Department, and from private resource agencies indicate that of these persons, approximately 170 are developmentally disabled adults and 650 are mentally disabled. The remaining individuals are physically disabled.

Disabled persons may experience the same problems of overpayment, overcrowding or substandard conditions as do other county residents. But although their needs can vary widely, the disabled typically need special facilities to compensate. Physical accommodations can include allowances for wheelchair use, or sight and sound innovations for the blind and hearing impaired. Developmentally or mentally disabled persons may require congregate care housing rather than individual living units.

The county's proposed special needs study will gather more current and specific household data, with the intent to utilize this data to pursue housing projects. As mentioned in the previous subsection, grant funding for this study is currently being pursued through HCD.

Female-Headed Households with Children

Table 24, "Households by Type," shows that about 7 percent, or 1,500 county households, are headed by a female with children and no resident husband. These households account for over 85 percent of the households receiving Aid to Families with Dependent Children (AFDC), according to the County's Department of Social Services (1992).

These families typically are larger than the county's median size, and wage information from the local EDD office (see Table 5, "Annual Wages/Income") indicates that jobs usually associated with females also pay less. These two factors, with the added burden of childcare costs, combine to often create an affordable housing problem.

According to the latest census information, there are 667 female-headed households with minor children in Lake County that have incomes below the poverty level. Utilizing Department of Social Service information that the typical AFDC recipient household has three persons, poverty income level would place the household at less than \$10,000 annual income. Table 22 then would indicate that virtually all of these households are overpaying for rental housing.

TABLE 25
Poverty Income Limits

Persons/Family	Poverty Threshold (annual income - 1989 figures)
1	\$ 6,310
2	8,076
3	9,885
4	12,674
5	14,990
6	16,920
7	19,162
8	21,328
9+	25,480

SOURCE: State Census Data Center 1992

Farmworkers

An extensive market study of farmworkers' housing needs was conducted by the county in the latter part of 1991. Funded by the Rural Development Assistance Program of HCD, this study concluded that there was a serious housing shortage for all three farmworker groups: 1) the single-male migrant worker; 2) the migrant family; and 3) the permanent resident household, both singles and families.

HCD's Division of Codes and Standards licenses farmworker housing when the unit is for five or more employees. According to its license records, there were 77 camps in the county able to house 1,048 employees in 1991, but only 39 of the camps were being utilized by their owners. EDD's local office also estimated in 1991 that 4,000 farmworkers had been employed in Lake County during July, August and September (peak harvest season).

During the county's study, a representative sampling of field workers was interviewed by Spanish speaking persons. Two hundred workers were asked questions regarding residency status, income level and housing needs. It was discovered that the farmworkers permanently employed within Lake County fared best with an annual income of slightly more than \$10,000, followed by the local seasonal worker (employed approximately 9 months per year) at over \$8,000 annually. The migrant worker, who typically followed the harvests in the various farming regions, reported making an average of about \$6,300 annually.

Almost half (42 percent) of the workers rented housing units, usually mobile homes or travel trailers, from farmers. The average rent payment for housing was \$224 a month, with migrant workers paying less and permanent workers paying much more. Units were commonly shared by several individuals or by two families. Permanent households averaged almost six persons per unit, more than double the county median. Nine percent of the interviewed workers stated that they were either living in structures with no permanent cooking and toilet facilities, or that they were living in their cars. The California Human Development Corporation, a non-profit service agency with a Lake County office, also reported its distribution of tents and sleeping bags to homeless workers who often camped in orchards or under bridges.

Eighty-four percent of the interviewed migrant workers stated that housing availability was their biggest concern. Local workers were impacted by overpayment and overcrowding. A sample housing conditions survey performed by the county in 1989 also showed that only 20 percent of the units at one housing project was in sound shape, and that the remaining units were substandard to dilapidated (see Figure 4E, "Housing Conditions").

The county is pursuing possible housing projects and sponsors. This market study and a subsequent farmworker housing workshop demonstrated that there is not only great housing need, but that there is general awareness among the farmers that the local economic base is dependent upon worker availability.

Native Americans

The 1990 U.S Census shows that 878 American Indians (excludes Eskimos and Aleut Native Americans) reside in the unincorporated county area. Of these persons, approximately half live within the six recognized rancherias.

The county's extensive 1989 housing conditions survey revealed that conditions within the rancherias were often deplorable. Although a portion of the Robinson Rancheria located

between Upper Lake and Nice enjoyed newly constructed homes, housing in the remaining rancherias was in great need of substantial rehabilitation or, quite often, replacement. Figures 1D and 1E in Chapter One illustrate the survey's findings.

As mentioned in Chapter One, most of the rancheria lands fall under the jurisdiction of the Federal Bureau of Indian Affairs. Construction on these properties, therefore, is not subject to local code enforcement. However, there are specific funding sources for housing aid available to these areas, such as the CDBG Native American allocation, and both rehabilitation and new construction projects should be pursued.

Large Families

As earlier discussed, both farmworker families and female-head households with children are typically larger than the average Lake County household size of 2.4 persons. Utilizing 1990 U.S. Census information, the unincorporated county area contains 712 housing units occupied by five persons, 263 units with six persons, and 186 units housing seven or more persons. The section on "Overcrowding" also contains census figures documenting that more than one county household in twenty suffers from overcrowded conditions, with renters more often than homeowners found in this situation.

Review of building permits shows that new residential construction rarely includes four or more bedrooms. Even though a comparison of 1990 U.S. Census data for both unit and household sizes shows that there is a sufficient number of larger homes for the larger families, other data indicate an inordinate number of single persons who solely occupy a housing unit. The experience of the local HUD Section 8 Rental Assistance Program manager also is that the larger home is difficult to find available for rent.

The California Human Development Corporation, a non-profit social services organization, is currently constructing eleven single-family dwellings under HCD's California Housing Rehabilitation Program-Rental Component (CHRP-R). Intended to house the permanent farmworker families previously occupying the property, five of the units will include four bedrooms each. Additionally, the county housing authority's recently funded application to HUD for increased Section 8 assistance included a request for at least one additional four-bedroom unit.

Emergency Housing/The Homeless

For a variety of reasons, individuals and families sometimes require emergency short-term housing. Families otherwise adequately housed may suddenly be faced with the need for emergency shelter. There is also a transient population, composed of both families and individuals, that need temporary housing.

As earlier discussed, Lake County's agricultural and tourism industries provide a significant number of seasonal employment opportunities. During this peak season many non-residents arrive to find jobs but no housing. Resorts and motels, which often can house long-term

residents most of the year, must cater to the vacationing visitors during the summer months.

A special needs study conducted by the City of Lakeport in 1990 identified approximately 1,400 households throughout the county that were without housing at least a portion of the year. About 900 or so of these households would be expected to impact the unincorporated areas.

Lake County currently offers limited assistance to the homeless. The local Red Cross chapter can provide financial assistance for temporary shelter due to an emergency, such as a residential fire. Vouchers for one-night stays at participating motels also are available through the Salvation Army's local chapter as well as through North Coast Opportunities, Inc., Redbud Community Center. These are distributed by a centrally located church office and most often are utilized by transients.

The county's Department of Social Services offers financial aid as well to the homeless. One program provides towards housings acquisition costs, such as first month's rent and utility company deposits. Another program can pay up to 16 days' worth of temporary housing. A typical payment is \$30/day for a family of four.

In Lakeport, temporary housing is provided at an undisclosed location for battered women and their children. Up to seven persons can be housed for a period not exceeding six weeks. Renovation is currently underway to expand the capacity to 12 persons.

The City of Clearlake owns property which it leases to North Coast Opportunities, Inc., a non-profit services organization. Five small cabins on this site provide transitional housing, serving 147 households in 1991. A two-bedroom mobilehome also owned by NEQ in Clearlake is reserved for short-term emergency stays.

The 1990 U.S. Census did not include a detailed analysis of the homeless. However, census counters on a certain day between the night hours of 10 p.m. and 6 p.m., did count those individuals who were "visible in street locations," such as people sleeping in doorways. Thirty-four persons county-wide were found in this manner.

In Lake County, however, the homeless are often found camped out, either in official campgrounds or in makeshift camps in orchards, along creeks, etc. As discussed earlier, seasonal employment opportunities draw people from elsewhere when housing in the county is at its scarcest. Temporary tent cities can be found near produce packing sheds, and families can often be noticed sleeping in parked vehicles in parking lots and along roadways.

The county currently is pursuing several funding sources to deal with the homeless problem. An application for an additional fifty Section 8 Housing Assistance Program vouchers and certificates has been approved by the U.S. Department of Housing and Urban Development. This particular application will allow establishment of a Family Self-Sufficiency Program,

designed to provide educational and job training services to the client who wishes to become self sufficient. Currently the county offers assistance to about 160 renter households through this Section 8 program. A substantial waiting list for assistance exists, with many households on the list stating that they are currently "displaced," or without permanent housing arrangements. Under federal regulations, the displaced, along with households in substandard structures, receive priority for Section 8 program rental assistance.

A technical assistance grant application also was recently approved by HCD's CDBG section. This grant will provide for the hiring of temporary help to conduct a homeless needs assessment. All new information gathered will be incorporated into this housing element in preparation for subsequent projects.

CHAPTER THREE

HOUSING DEVELOPMENT POTENTIAL

DEVELOPMENT POTENTIAL

Land Availability/Capacity

The county currently is progressing through a series of area plans. These plans serve to both update the county's general plan and to provide current, accurate information on properties suitable for all types of development. Figure 5 identifies the ten planning areas (excluding the cities of Lakeport and Clearlake) which comprise the county's planning jurisdiction.

FIGURE 5



Lake County's boundaries encompass 1,340 square miles, or over 850,000 acres of area. Approximately 400,000 acres are publicly owned and include Mendocino National Forest in the northernmost region and Clear Lake, California's largest lake, centered in the county. Of the remaining 450,000 acres, about 110,000 acres are identified in the general plan as suitable for residential development at the higher densities necessary for affordability.

Although only three of the ten area plans have been completed to date, general plan amendments and zoning updates have been individually processed in other communities as necessary to accommodate affordable housing projects and to reflect changes in local density capacity. The biggest impact to density capacity has been the county's progress in providing the necessary infrastructure, particularly sewer and water, which then allows residential development at the higher densities.

Because the higher density development can be accommodated in areas with public sewer and water service, and because the area plans have not been completed, this document's development suitability analysis concentrates on the communities which are served by both public sewer and water.

**TABLE 26
DEVELOPMENT POTENTIAL**

Community	Total Acreage	Developed Residential	Vacant Residential (with # of parcels)	Developed Commercial	Vacant Commercial (with # of parcels)
N. Lakeport	1,057	653	337 (130)	59	8 (7)
Kelseyville	1,092	653	170 (101)	284	8 (7)
Lucerne	546	273	127 (575)	134	12 (54)
Nice	590	310	140 (884)	135	5 (18)
Upper Lake	378	223	43 (41)	108	5 (5)
Middletown	935	620	130 (95)	168	17 (11)
Lower Lake	520	223	37 (84)	229	31 (20)
Clearlake Oaks (includes Glenhaven)	2,215	1,287	783 (1,561)	105	40 (18)
Clearlake Park	106	52	54 (358)	0	0
Kono Tayee Paradise Valley	238	142	96 (142)	0	0

SOURCE: Lake County Assessor's Office, 1992

Other than Kono Tayee and Paradise Valley, which are strictly lakefront enclaves of upper income residences, Clearlake Park, another waterfront residential area on the outskirts of the Clearlake city limits, and North Lakeport, which is largely spillover development from the City of Lakeport, the above listed communities are all identified as the county's unincorporated towns. One conspicuous absence from this list is the town of Cobb which, along with the smaller communities of Loch Lomond and Anderson Springs, includes a significant percentage of the south county's population. However, while a substantial number of residences are located in the general area, growth potential is limited by the lack of public sewer anywhere on Cobb Mountain.

As shown on Table 26, all the listed communities can accommodate a substantial amount of new growth. Almost exclusively, these areas are designated on the general plan as Suburban Residential (1 to 5 dwelling units per acre) and Urban Residential (up to 20 units per acre). Lower Lake and Middletown, which were the first of three county communities to benefit from newly adopted area plans, also contain the Medium Density Residential designation for lands promoting 6 to 9 units per acre. These new area plans also utilize the new "High Density Residential" name which is replacing the old "Urban" title.

Most of these communities originally were zoned in the early 1970's. Because the area plan process is several years away from completion, much of the existing zoning does not reflect the current densities promoted by the 1982 general plan. County Planning Department staff, however, dispenses the allowed general plan density information along with the property's zoning, and proposed projects in conformance with the general plan density allowance are processed concurrently with any necessary rezoning action. Further, the county has proceeded with smaller community rezoning plans in areas where newly installed infrastructure has increased development potential, such as in the North Lakeport area.

Table 26 shows that these unincorporated communities include over 1,900 acres of vacant residentially zoned and designated land. The large number of undeveloped lots in Lucerne, Nice and Clearlake Oaks include several older hillside subdivisions which have remained vacant, in large part because the sewer and water lines have not been extended through them. But even a very conservative estimate, utilizing a low density of five units per acre, would provide for a potential 9,500 dwelling units.

Another method of estimating potential development capacity is to utilize the number of vacant lots. Lake County permits, by right, two dwelling units on each residentially zoned lot (both attached and detached). Table 26 lists 3,971 "assessor's parcels" which are currently vacant. Although many of these "parcels" include two or more single lots of record, a conservative estimate of 3,971 lots, with two permitted units apiece, would accommodate 7,942 dwelling units. This estimate, of course, does not reflect true development potential since much of the area can accommodate multi-family development. Further, many homes will be built on the larger parcels available outside of these communities. The fringe areas between the prime agricultural valleys and these developed communities continue to be popular with the "gentleman farmer" types looking for a one

acre, five acre or even larger piece of acreage that can accommodate a residence or two with some privacy. The following table provides information on the potential housing development within the sewer/water districts at the higher, more affordable densities, although density bonuses of up to 25 percent are given to developers of guaranteed affordable projects.

TABLE 27
RESIDENTIAL DENSITY POTENTIAL
(General Plan Designation with Density Allowance)

Community	Residential Acres Vacant	Low Densities (acreage required)	Suburban 1-5 du/acre	Medium Density 6-9 du/acre	Urban (or High Density) up to 20/ac.	# of Potential Dwelling Units *
N. Lakeport	337	7	195	N/A	135	3,675
Kelseyville	170	85	34	N/A	51	1,190
Lucerne	127	1	82	N/A	44	1,290
Nice	140	1	111	N/A	28	1,115
Upper Lake	43	1	19	N/A	23	555
Middletown	130	65	54	4	7	446
Lower Lake	37	6	25	2	4	223
Clearlake Oaks	783	94	673	N/A	16	3,685
Clearlake Park	54	3	51	N/A	0	255
Kono Tayee/ Paradise Valley	96	5	91	N/A	0	455
Totals	1,917	268	1,335	6	308	12,889

SOURCE: Lake County Planning Department, 1992 (*Does not include potential dwelling units in low-density areas)

This land inventory also pointed out that many commercially zoned parcels currently are utilized as residential property. Because the communities were originally zoned in the 1970's as earlier discussed, residences were often in existence on lots along the highway and in similar areas now more suited for commercial use. As commercial growth continues, the current practice of converting the residences to business use is expected to continue as well. Lake County, however, also permits by right the on-site location of a dwelling unit for the business operator in most commercial zoning districts.

Surplus Land

The county currently owns several unincorporated properties which have been listed as surplus land. Although most appear unsuitable at this time for housing development, one property in Upper Lake located within sewer and water districts has some potential. But because the abandoned Justice Court building on-site may still be salvageable, the site's future as a community center or other public use may be more cost-effective.

TABLE 28
UNINCORPORATED SURPLUS COUNTY LANDS

Assessor's Parcel #	Location	Size	Value	Comments
7-016-10	Hwy. 29, Kelseyville	18.71 acres	\$34,465	Old county dump site
9-004-15	Soda Bay Rd., Kelseyville	14.21 acres	\$7,379	
11-048-05	Black Oak Rd., Loch Lomond	.29 acre	\$5,306	Private road; hilly with timber
11-059-15	Diamond Dust Trail, Kelseyville	2.05 acres	\$6,150	
11-062-01	Diamond Dust Trail, Kelseyville	16.48 acres	\$24,620	
27-242-18	Mendenhall Ave., U.L.		\$92,960	Old Justice Court building; county road yard.
30-093-36	Adams Street, Nice	5 lots	\$1,964	Undeveloped older sub.
30-093-43	High Street, Nice	13 lots	\$8,855	Old Nice dump; undeveloped older subdivision
30-093-44	High Street, Nice	13 lots	\$6,395	
30-094-04	Garden Street, Nice	2 lots	\$979	
30-104-62	High Street, Nice	1 lot	\$979	
30-104-67	High Street, Nice	1 lot	\$488	
30-123-25	High Street, Nice	12 1/2 lots	\$5,413	
30-121-09	High Street, Nice	8 lots	\$6,689	
30-131-09	Lincoln Street, Nice	1 lot	\$4,918	
30-134-01	Sherman Street, Nice	1 lot	10,828	
35-312-53	W. Widgeon Way, Clearlake Oaks	1 lot	\$7,880	
35-312-54		1 lot	\$11,040	
35-312-55		1 lot	\$10,133	
35-312-56		1 lot	\$10,359	
35-312-64	Toyon Drive, CL Oaks	1 lot	\$4,625	
43-551-01	Soda Bay Road, Kelseyville	Parcel M, CL Riv. #4	\$2,457	Original right-of-way
45-011-17		Por. Parcel E, CL Riv. W.#1	\$12,309	
45-021-23		Por. Parcel E, CL Riv. W.#1	\$14,767	
45-041-14		Parcel D, CL Riv. W.#1	\$734	
45-141-01		Parcel G, Riv. Heights #1	\$9,840	
60-091-01	E. Hwy. 20, Glenhaven	5.25 acres	\$4,918	Hilly, view

Governmental Constraints

Local governments have little or no influence upon the national economy or the federal monetary policies which influence it. Yet these two factors most significantly impact the overall cost of housing.

The local housing market, however, can be encouraged and assisted locally. Part of the housing element's purpose is to require local government to evaluate its past performance

in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public's health and safety without unduly adding to the cost of housing production.

Zoning:

The current Lake County Zoning Ordinance was adopted in 1986, although several minor revisions have since occurred. It is a typical ordinance in that it establishes districts that allow particular uses either by right or by discretionary permit. Within each district, certain requirements are established regarding lot coverage, construction height and setbacks, and minimum parking standards.

Residential development is a permitted use in most districts, although a residence must be accessory to an on-site business within a commercial district. A single residence also is permitted in the "Agricultural" district, although an additional residence for another family member or for farm labor is allowed by right when certain criteria are met regarding the property's size and/or use.

A series of "overlay" districts can vary the required residential development standards. In most of the unincorporated county, a single residence must include a minimum of 720 square feet living area and one covered parking space (carport permissible). A minimum width of fifteen feet also is imposed, which ensures that a manufactured home will be a double-wide unit. If the "Mobile Home" overlay is attached to the base district (example: "R1-MH"), the minimum requirements drop to 560 square feet living area and a twelve-foot exterior width, allowing a single-wide manufactured home. On the other hand, attachment of "Residential Design" to the base zoning (as in "R1-RD") bumps the minimum living area to 1,000 square feet. A two-car garage also is required within the "RD". However, the "RD" overlay district is used only in subdivisions where requested by the homeowners association, and is adopted subsequent to the required public hearings.

Manufactured homes certified under the National Manufactured Home Construction and Safety Standards Act of 1974 may be utilized wherever a residence is permitted, subject only to the minimum development standards of the zoning district. Older mobile homes occasionally are permitted for special uses by special permit. Lake County, however, does not regulate the placement of mobiles within its state licensed mobile home parks.

All residentially zoned lots also may include, by right, a second unit. If the lot has at least twice the land area required by the zoning district's and general plan density's minimum standards, a second unit which meets the typical development standards can be constructed. "Granny" not exceeding 640 square feet living area can be constructed on any residentially-zoned lot, regardless of lot area, as long as other standards can be met and when the unit will be utilized for no more than two persons, of which one must be 60 years of age or older.

Multi-family residences (other than attached second units on single-family lots) are permitted by right in the "R2" and "R3" zoning districts. The allowed number of units is based upon the size of the lot and the general plan's allowed density. Projects exceeding 20 units in size, or those requesting a density bonus and/or reduction in development standards are subject to the approval of a use permit. All 20+ unit developments in Lake County have been proposed as affordable housing projects requesting density bonuses and other incentives; therefore the use permit requirement has not been a hardship. Affordable housing projects also are expedited through the approval process. Further, the public review for all large projects is now more appropriate in light of recent legislation which requires that affordable housing projects be given priority over other projects in areas with limited public sewer and water capacity. This discretionary permit allows county involvement with the private mutual water companies' apportionment of their resources. Alternative design projects, such as clustered housing, also can utilize the discretionary "Planned Development Residential" procedure which permits customized development standards. The county does grant density bonuses, reduction or alteration of standards, fee waivers or other incentives to projects which provide affordable, senior, energy-saving and/or innovative design housing. Because of Lake County's often mountainous terrain and a surplus of older subdivision lots created prior to any local regulation, many properties are difficult to develop in accordance with the normal zoning standards. Therefore the 1986 zoning ordinance included special provisions which allow reduced setbacks by right when certain conditions exist, such as substandard lot size or width, substantial slope, or for infill in an older neighborhood. Where one of the special provisions does not apply, a setback reduction of not more than 25 percent now may be approved through a "minor use permit" provision. Since the Planning Director is designated as the public hearing officer, this procedure is faster and less expensive than the previously required variance from the county's Planning Commission. The state-mandated variance findings, which often are difficult to make, also are unnecessary in approving a minor use permit.

Lake County also is unusual in that it permits by right as well the use of a temporary housing unit, such as a recreational vehicle, on a site where a permanent home is being constructed. Under certain conditions the temporary unit can be used for up to three years. This provision is most often utilized by persons who are personally constructing their own home, saving in both construction and rental costs.

Construction Codes:

The county's Building and Safety Department enforces the 1990 National Electrical Code and the 1991 Uniform Codes (building, mechanical, plumbing, etc.). This is in accordance with the County's adopted policy to adhere to the current standards of the International Conference of Building Officials (ICBO), the recognized construction safety authority.

New residential construction must meet the current codes. House plans submitted for a building permit are checked and approved typically within two weeks. Rehabilitation of a substandard residence must instead conform with the Uniform Housing Code, which measures work by practical health and safety standard, encouraging the maintenance and

repair of the county's existing housing stock. Inspections of work are performed with 24 hours notice.

The cost of construction permits can vary by location. A general rule of thumb is that the basic building permit, which includes the plan check fee, plumbing and electrical permits, etc., runs about \$1.02 per house square footage. These costs are set by the fee schedule contained in the uniform codes. Therefore, a 1,500 square foot home's permit currently costs about \$1,530. If the home is being constructed on a county-maintained roadway, a \$100 encroachment permit (to inspect the paved driveway connected) is required from the Department of Public Works. The public school districts also charge an impact fee that varies slightly, averaging about \$1.65 per square foot of living area.

Sewer capacity expansion fees were recently adopted by the Lake County Sanitation District (LACOSAN), with the county's Board of Supervisors serving as its Board of Directors. Properties served by the Southeast Regional Wastewater Treatment Facility are now subject to \$3,460 per residential unit fee at time of building permit, while new units constructed within the Northwest Regional Wastewater Treatment Facility's service area are subject to a \$2,170 expansion fee. While these fees will increase housing construction costs, they were deemed necessary to finance needed capacity expansion at both facilities. Additionally, \$500 plus \$20 per lineal foot is charged to extend a lateral service line from the street sewer mainline to the property in all county sewer areas.

The California Department of Forestry (CDF) also now imposes development standards on new construction located within its rural protection areas. These new regulations are discussed later in this section.

The Building and Safety Department is the county's enforcement agency for both construction and zoning violations as well. Citizens may request, in writing, investigation or enforcement of a violation. The names of complainants are kept confidential. An inspector in the field who notices a violation also will report the situation to the department.

Land Divisions:

All private divisions of land are subject to the requirements of the State Subdivision Map Act and the Lake County Subdivision Ordinance, with environmental review under the California Environmental Quality Act (CEQA). Minor subdivision (four or fewer lots) are processed as tentative parcel maps and are typically subject to lesser development standards than are major subdivisions.

The above regulations, along with the state's Permit Streamlining Act (Public Resources Code), include times limits under which the county operates. An application submitted with all information necessary to determine compliance with the applicable regulations typically takes substantially less time to process through the county system (Planning Department, Planning Commission, sometimes the Board of Supervisors) than what is

permitted by law.

Lake County's fees are based upon the average cost of processing an application. The current county fee schedule includes the following:

Tentative Parcel Map	\$495
Tentative Subdivision Map	\$827 + \$13/lot
Rezoning	\$551
General Plan Amendment	\$661
Initial Study	\$165
(environmental review required with most projects)	

Between the beginning of 1987 and the end of 1991, the county Planning Department received 22 major subdivision or Planning Department applications to allow 1,330 lots or units, and 144 tentative parcel map applications to create approximately 500 residential parcels. Although several for the larger projects were either withdrawn, are on hold pending further information submittal, or are currently being processed, about 90 percent of these applications were approved.

Land divisions, however, are often speculative. Lack of financing or a slower housing market sometimes results in the expiration of the tentatively approved map. The county surveyor's records show that during the same 1987-1991 period, seven residential subdivision maps creating 142 lots and 95 parcel maps resulting in 262 residential lots were recorded and therefore finalized.

Although this county's subdivision requirements may be minimal compared with the more sophisticated and crowded counties, certain improvements are required with most new projects. Tentative parcel maps may have attached, as conditions of approval, road paving requirements and utilities extensions. Subdivisions can include undergrounding of on-site utilities, provision of sidewalks (often on just one side of the street) off-site drainage improvements and fire hydrants. A public recreation facility fee also may be imposed which is equal to two times the lot appraisal, divided by 200, per lot. If the county appraises the new lots at \$30,000 each, the fee would be \$300 per lot for the subdivision. Other improvement costs also may apply but aren't typical.

California Environmental Quality Act (CEQA):

In Lake County, CEQA applies to most land divisions and to the larger multi-family housing projects. Under CEQA, potentially significant impacts relating to traffic, drainage, wildlife or other environmental concerns which could result directly or indirectly from the project are analyzed. If no significant impacts will result, or if the project can incorporate improvements or be redesigned to mitigate the impacts, then a "negative declaration of environmental impact" can be adopted and the project can proceed.

If the preliminary project review reveals substantial evidence that the project may cause a significant environmental effect, or when there is serious public controversy or the disagreement of experts over the project's effects, an environmental impact report (EIR) must first be prepared. The EIR process adds several months to the procedure, but is seldom necessary in Lake County. Technical studies are required of the applicant, however, when special circumstances or particular locations alert the county of a potential problem. A multi-family project on an infill lot likely could proceed with little problem, while a new major subdivision in an area currently designated for low residential density may require a traffic study, botanical survey or archaeological report.

Infrastructure:

Rapid residential growth and the lack of a substantial local tax base have combined to strain Lake County's ability to provide adequate public services. Sewer and water system capacity, in particular, can affect affordable housing developments, since the smaller community lots which can accommodate the appropriate housing must be served by these services.

The county's two largest sewage plants, the Northwest and the Southeast Regional Wastewater Treatment Facilities, are slated for expansion. Final designs and environmental reviews are currently being pursued, and both treatment and storage capabilities will be increased to accommodate estimated growth for the next 15 to 20 years.

The Clearlake Oaks, County Water District, an independent entity which provides water and sewer to that area, also is currently pursuing expansion. However, organized out-of-county opposition due to the proposed method of treated effluent disposal has stalled that project.

Hidden Valley Lake, a recreational retirement community established in the mid 1960's near the community of Middletown, is currently in the final review stages for its own sewage service district. This project will both salvage existing residences with failing septic tanks because of a high underground water table, and will allow development of many other lots unsuitable for septic system installation under current regulations. However, this community's very recent and rapid growth has largely resulted from the relocation of higher income households whose employment continues to be in adjacent Sonoma and Napa counties. The construction of housing that is affordable to the typical Lake County household, therefore, will not likely result merely from the provision of sewer to this area.

The county's Health Department also currently regulates over 100 water systems which independently service anywhere from four to over 200 individual households. A combination of depleting underground water supplies and a tightening of water treatment and storage regulations have resulted in the failure of several systems over the last few years.

In those instances the Lake County Sanitation District (LACOSAN), the county's public sewer and water entity, has stepped in and has either assumed the company or has provided new water treatment facilities, such as in North Lakeport and in the Soda Bay area.

Very little comprehensive information exists regarding underground water supplies. Since the individual companies by and large lack the resources and personnel to undertake the necessary studies, the county should consider pursuit of funding sources, such as Community Development Block Grants, which may lead to the conservation and improvement of these water systems.

Considering the dearth of general revenues, the county's Department of Public Works does an excellent job with road maintenance. However, several older, largely undeveloped subdivisions will remain that way unless roads are provided or upgraded. the county has assisted property owners in these areas in forming road improvement assessment districts, and will continue to do so in the future. Roads constructed to county standards are routinely accepted into the county system for maintenance purposes.

Public Lands:

About 47 percent of Lake County's 850,000 acres are within some kind of public ownership. Mendocino National Forest accounts for the largest portion of public land with approximately 250,000 acres, followed by the federally owned public domain areas controlled by the Bureau of Land Management, about 120,000 acres. Two state parks and several county parks encompass another 10,000 acres, and other public and quasi-public lands, such as utility companies holdings, account for bout 20,000 acres.

Lake County has regulating ability over the remaining 450,000 acres of privately held land. Owners of about 50,000 acres of agricultural land and 18,000 acres of timber land have voluntarily agreed to certain land use restrictions in return for lower taxes through the Agricultural Preserve and Timberland Preserve procedures. Other properties may develop in accordance with the county's zoning and general plan.

Non-Governmental Constraints

Physical Limitations:

The Lake County General Plan limits potential residential density in those areas where, due to topography and/or location, the health and safety of the population cannot be maintained with relative certainty. Further, residential development in sensitive areas has the potential to diminish the county's valuable natural resources which benefit many more than those who wish to reside within the county.

When establishing allowed density ranges for the unincorporated areas, the county considers several factors which influence development potential. Excessive slope, usually thirty percent or more, often creates access, erosion and landslide hazards as well as construction

problems. Grading and other physical disturbance of hillsides can result in water quality degradation, loss of wildlife habitat, increased wildlife hazard and other impacts beyond the immediate risk to the private property's improvements. Therefore the county limits residential density in these areas, usually resulting in parcels no smaller than 20 acres in area.

The state has identified several areas in Lake County with significant seismic activity potential. In accordance with the Alquist-Priolo Act, geotechnical investigations are required prior to any division of land located within the identified "special study zones." To date, no divisions have occurred in these areas.

Clear Lake's rimland is prone to flooding. Properties within the 100 year floodplain can be divided, or developed at higher densities, if adequate vehicle access can be maintained. The county's zoning ordinance also includes a new "Floodway Fringe" overlay district, which is imposed in areas within the floodplain. This "FF" district supersedes the local building code in that it requires an additional 3 feet in height for the finished floor elevation, protecting from potential water damage due to wave action.

Land/Construction Costs:

Vacant parcels in Lake County vary widely in price. A 5,000-6,000 square foot lot in an unincorporated town, served by both public sewer and water, typically sells for about \$15,000-\$20,000 today. The same lot will cost \$45,000, however, in an upscale neighborhood near the lake. Lakefront property is relatively rare and is usually purchased by someone from out of county for \$200,000+.

Parcels zoned for multi-family housing construction are priced about the same as parcels zoned for single-family use. A one-half acre parcel in town, suitable for medium density, recently sold for \$30,000.

Construction costs are largely dictated by outside forces. Although labor is cheaper in Lake County than in urban areas, supplies and materials can cost more due to transportation charges. Over the last five years the cost for the average residence (construction only) has risen from \$45 to \$60 per square foot. The Department of Veteran Affairs currently utilizes \$65 per square foot as its standard valuation figure in the county. Multi-family units save about 20 percent per unit in the construction costs because of economy of scale.

However, both land costs and added impact fees remain substantially lower than all other Northern California coastal counties. Further, the county's non-prohibitive policies regarding manufactured homes and second units have kept housing prices affordable overall. A new factory-standard mobilehome can still be purchased for \$26-\$27 per square foot. Therefore an typical three bedroom (1440 square feet) manufactured home with permanent foundation and carport, on a private lot with sewer and water, can still be obtained for less than \$60,000 including all permit fees and added assessments.

Housing Market:

The availability of affordable housing is impacted by both the builder's perception of local demand, as well as the ability to obtain necessary financing. As demonstrated by the buildings permits issued the last several years, the higher-scale single family dwelling is being constructed much more frequently than is the moderate unit.

Because the interest rates are at their lowest levels in several years, the higher priced homes are currently affordable to a greater number of households. However, as rates rise the housing market may swing back towards providing the county's more traditionally priced home.

The local banks and savings institutions can be creative in providing specialized loan packages to accommodate both the first-time and the lower-income home buyer. Lake County intends to work through its housing authority with these institutions towards furthering local affordable housing development, in compliance with the Community Reinvestment Act.

Conversion of Subsidized Units to Market Rate:

Lake County has no federally, state or locally subsidized affordable housing projects which are at risk of converting to non-low income uses anytime during the next ten years. On the federal level, neither HUD nor FmHA list the unincorporated county among those areas with assisted projects. As of this date no revenue bond programs have been utilized locally, and the county has no redevelopment programs. And although density bonuses and fee waivers have been granted by the county, none of these projects are at risk of conversion during this required analysis period.

Conservation of Affordable Units:

The creation of local housing authority has enabled Lake County to work directly with HUD in expanding the Section 8 Rental Assistance Program. Fifty additional vouchers and certificates recently awarded will allow local operation of a Family Self-Sufficiency Program, particularly suited for single female heads of households. Further, as the county's expertise develops, additional programs will be added. Staff currently is seeking outside funding to allow establishment of a separate division dedicated solely to housing programs and issues.

CHAPTER FOUR

HOUSING PROGRESS

Regional Housing Needs Met

Much construction activity took place in the county between 1985 and 1991. The following table illustrates the number of housing units added to the unincorporated area's housing stock over the last six fiscal years, segregated by type.

TABLE 29 NEW HOUSING UNITS				
Fiscal Year	Type of Units			
	Single Family	In Duplex	Apartment	Mobile Home
'85-'86	282	0	0	170
'86-'87	357	6	38	149
'87-'88	183	0	31	78
'88-'89	298	6	0	105
'89-'90	478	0	36	166
'90-'91	458	6	35	161
TOTALS	2,056	18	140	829
SOURCE: Lake County Building and Safety Department				

As shown, a total of 3,043 new housing units were constructed during those years. During the same time period, 117 residential demolition permits were issued as well; therefore the net increase was 2,926 housing units.

The 1985 Regional Housing Needs Plan prepared by HCD and utilized in the previous housing element overestimated the growth that would occur in the unincorporated county area. Table 30 shows actual growth by comparing 1985's household needs with the 1992 needs contained in the updated Regional Housing Needs Plan which was based upon current census and California Department of Finance information.

TABLE 30
HOUSEHOLD NEEDS BY INCOME GROUP

	Jan. 1985	Jan. 1991	Household Need
Very low	2,459	4,089	+1,630
Other low	2,387	2,952	+ 565
Moderate	2,728	2,752	+ 24
Above moderate	5,519	4,413	-1,106
TOTAL	13,093	14,206	+1,113

SOURCE: Regional Housing Needs Plan, 1985 & 1992, prepared by HCD

Between 1985 and 1991, 150 federally subsidized units were constructed in the unincorporated communities. Thirty-one of these units were HUD 202 program apartments for very low income seniors. The owner-builder was the Rural Communities Housing Development Corporation, a non-profit housing developer based in Ukiah. Another 62 units were constructed by for-profit developers utilizing the FmHA 515 program. These apartments are offered to both low income seniors and families at controlled rents for only a specific time period, but none are at risk to convert to market rates before the year 2002. The balance of the units were single-family dwellings on individual lots, constructed for sale to low income families under two different FmHA programs.

Another 160 households receive rental payment assistance in the county from the HUD Section 8 program. The recipients may rent housing anywhere in the county. Lake County's housing authority is currently expanding the HUD Section 8 program by 50 units under the new Family Self-Sufficiency Program as well.

Sixty-nine mobile home park spaces also were approved by the county and constructed by private developers during this period. While 16 spaces were reserved for seniors, the remaining 53 spaces were located in a family park.

The median house price was \$56,700 in 1980 and \$93,300 by 1990. Median household income rose from \$23,522 in 1980 to \$27,600 in 1990 and \$31,500 in 1991 (based on a four-person household).

Over 3,000 new units were added to the unincorporated county area's existing housing stock between June 1985 and June 1991, as previously discussed. Although some of these units may have been constructed as vacation homes, the county assessor's records show that an additional 1,073 exemptions for owner-occupied housing units were approved during the same period.

The assessor's tax rolls also were utilized to determine the affordability of all new single housing units placed on vacant parcels. Table 31 segregates this new construction by total gross value (land plus residence).

TABLE 31
NEW CONSTRUCTION VALUE:
Single Residence with Land

Fiscal Year	< \$45,000	+45,000-55,000	+55,000-65,000	+65,000-75,000	+75,000-85,000	+85,000-95,000	over 95,000
'86-'87	39	19	28	32	22	19	57
'87-'88	26	13	25	20	25	17	50
'88-'89	24	15	35	19	16	20	78
'89-'90	19	9	26	34	28	34	136
'90-'91	15	15	16	19	27	32	287
TOTAL	123	71	130	124	118	122	608

SOURCE: Lake County Assessor's Office

By comparing these new construction values with the affordable purchase price ranges shown with Table 19 in Chapter Two, it appears up to 688 units constructed over the last few years were within the reach of the "very low" and "other low" income households, depending upon family size. The remaining 607 units constructed were provided as second dwellings on parcels (often granny units or farmworker housing), in structures with two or more multi-family units, or as mobile home placements in new park spaces. These units typically account for much of the county's affordable rental housing stock.

Table 29 also dramatically illustrates the recent boom in upscale residential construction impacting county services such as schools and government. Adjacent Sonoma and Napa counties, with 1990 median house prices of \$201,400 and \$183,600, respectively, have discovered that Lake County's housing is within commuting distance of its employment centers. Large increases in the Middletown, Kelseyville and Konocti Unified School Districts' enrollments, Building Department records indicating concentrations of heavy construction activity, and a relatively stable number of local jobs result in the conclusion that families with children are moving here for the housing but are retaining employment elsewhere. This trend will result in a warped local housing market if the immigration of wealthier households continues.

Other Progress

Lake County has made great progress since the previous element's adoption in expanding its capacity to promote affordable housing. In 1989 the county prepared its first housing

grant application, a request for \$30,000 to fund a new housing conditions survey and household needs assessment. The project was funded by HCD under the newly-created CDBG Planning/Technical Assistance Program, and the grant allowed the county to document its pressing rehabilitation needs. Utilizing the gathered information, a \$500,000 grant request was submitted subsequently under the CDBG General Allocation funds source. Lake County's number one-ranked application was approved in 1990, and the funds are currently providing for the rehabilitation of 24 dwellings in the communities of Upper Lake and Nice. A California Housing Rehabilitation Program - Rental Grant (CHRP-R) also has been awarded and will soon be utilized for residences in Middletown.

Another CDBG/TA grant was awarded the county in 1990 to fund the feasibility investigation regarding establishment of a local housing authority. A positive report led the county's Board of Supervisors to enact the Lake County Housing Commission, the only public housing authority to be created and recognized by HUD over the last several years. The housing authority will allow the county to more actively pursue housing programs, and it already has taken the initiative by applying to HUD for expansion of the Section 8 Rental Housing Assistance Program.

Also in 1990, the county successfully applied to HCD's Rural Development Assistance Program (RDAP) for the funding of a farmworkers' housing needs assessment. The study documented the serious shortage of housing for all types of farmworker groups, and the results should lead to the preparation of construction grant applications. A possible project is currently being discussed by the county.

Another goal established by the 1987 element was the designation of a housing specialist to serve as liaison between the public and housing agencies. Towards this end, the county's Board of Supervisors appointed a Planning Department staffer to the newly created Housing Coordinator position. The Housing Coordinator currently serves as housing authority staff, prepares, submits and manages grant applications, and serves as contact person for any housing problems or complaints from the general public.

The county recently had two CDBG applications approved by HCD. Another technical assistance grant has been requested to fund a special housing needs study. These "special needs" will include the homeless and disabled. A portion of the grant also will allow study of mobile home park residents' particular needs as well as the parks' risk of conversion to other uses.

Additional CDBG funding to expand the housing rehabilitation program also has been approved. This grant will allow more substantial rehabilitation of dwellings occupied by lower income households now allowed under the current program. This is particularly important since the county has discovered through this work that the need is even greater than originally documented. The cities of Clearlake and Lakeport also have met with the county to discuss joint participation and resource allocation to expand the county's rehabilitation capabilities.

Amendments to the county's zoning ordinance also have been adopted in support of the element's housing goals. Second homes for family members on agriculturally zoned parcels are now more easily approved. Density bonus provisions were also upgraded to include senior housing eligibility, as provided by state law. In an effort towards preserving solar access for energy conservation, required rear setbacks for multi-story residences were increased as well.

Due to staff constraints, the Planning Department is behind schedule in its Community and Area Plans preparation. However, the Lower Lake, Middletown and Cobb Plans have been completed and, in compliance with the element, provide for a variety of future residential needs.

Housing capacity also has been expanded through the provision of the necessary infrastructure. Two of the county's neediest communities, Upper Lake and Middletown, are now serviced by public sewer systems. North Lakeport and Soda Bay, residential areas experiencing heavy growth demand over the last several years, have been connected to newly-constructed public water systems as well. Smaller independent water companies threatened with failure have been assumed into the public system in certain instances. Special Districts is in the final planning stages prior to major expansion of the two sewage treatment plants at either end of the county as well.

Since economic growth increases housing opportunities, the county has been cultivating its economic development potential. A commercial/industrial employment study and needs assessment was completed in 1988, and the results continue to provide helpful information towards the community plan process. A CDBG/TA grant awarded to the county in 1989 also allowed study of tourism needs and growth possibilities.

Citizen participation has been especially encouraged as part of all county decision-making. One advantage of the county's pursuit of CDBG funding has been the program's extensive public input requirements. The findings of the various studies also were presented to the county in widely advertised public forums, and the comments received were then utilized to design new projects and to formulate the policies and objectives contained herein.

Appropriateness of Previous Goals

As evidenced by the county's progress discussed above, the previous element's goals were appropriate and have allowed greater progress towards meeting housing needs. Completion of all the community and area plans and establishment of an economic development commission have not occurred due to the unexpected drop in county general funds which directly resulted in staff level cuts. However, another unforeseen opportunity, the CDBG Planning/Technical Assistance Program, was largely responsible for the county's establishment of the rehabilitation program and the adoption of the housing authority. Both of these actions have the potential to tremendously impact the quality of life for Lake County's lower income and special needs groups. The following discussion refers specifically to the 1987 Housing Element's Objectives and Programs section, pages 43

through 58, with individual review of the effectiveness, appropriateness and progress of these programs to date.

Objective One: Meeting Basic Construction Needs
Programs 1.1 - 1.3

This has been appropriate and effective. Since the element's 1987 adoption, the county has amended its procedures several times to both include developers in pre-application conferences and site visits, and to streamline the permitting process.

Objective Two: Providing Affordable Housing
Programs 2.1 - 2.7

As earlier discussed, the county has created a housing authority, and a Planning Department staff member has been designated county Housing Coordinator. There has been extensive county-developer cooperation towards the construction of affordable housing projects. Several housing workshops also have been held to educate both county officials and the public as to housing issues and needs. Density bonuses and liberal policies regarding second units and manufactured homes also continue to encourage appropriate housing.

Only Program 2.4, advocating an Article 34 referendum, has proved inappropriate. The county's proactive housing capabilities are still being developed, and Northern California non-profit developers such as Rural Communities Housing Development Corporation and the California Human Development Corporation have been willing to construct and manage local projects. The local political climate also appears to be opposed to construction of "public" housing. Therefore, initiation of such a referendum move by the county is not in the foreseeable future.

Objective Three: Providing Adequate Sites and Services
Programs 3.1 - 3.5

This document shows that Lake County has provided more than sufficient land to accommodate future growth. As of this date, however, only three of the ten area/community plans have been completed due to staffing and other budget cuts. Therefore Programs 3.2, 3.4 and 3.5 are not yet complete and so are carried over into this revised element. The Planning Department has assisted Special Districts in the environmental review process for several public water projects, and currently it is managing the preparation of environmental impact reports for two major sewage treatment plant expansions.

Objective Four: Rehabilitation and Replacing Existing Housing Stock
Programs 4.1 - 4.6

The county has conducted a housing conditions survey and has established a CDBG-funded

rehabilitation program based upon the results. The program has been designed to include other funding sources, such as weatherization programs, and assurances that the assisted units remain affordable have been included in all contracts. Although this program is currently limited to the towns of Nice and Upper Lake, the county intends to expand the program to all unincorporated areas. Further, a new CHRP-R grant will allow rehabilitation work to begin soon in Middletown. Therefore these programs also have been carried over into this revised element's policies section.

**Objective Five: Conserving Existing Housing
Programs 5.1 - 5.4**

The county's Building and Safety Department continues to provide technical assistance to homeowners making their own repairs. It also has increased its enforcement staff from one to two persons. The county housing authority is working towards expanding the HUD Section 8 rental assistance program, and the Planning Department will soon update its last housing conditions survey.

As of this date the county has had little involvement with mobilehome parks, and their tenants. A "special needs" survey planned for 1992, however, will include parks, and this information will be used to pursue park projects, including tenant purchase if there is interest. Therefore this program is included in this revision's policies.

**Objective Six: Fulfilling Special Housing Needs
Programs 6.1 - 6.9**

The county has conducted a farmworker housing market study and is currently working with two non-profit developers who wish to utilize the information in building housing projects locally. Zoning ordinance amendments have been incorporated to facilitate and encourage elderly housing (including granny units) and children's daycare facilities, and the Housing Coordinator is working with several special interest groups for the inclusion of "disabled" housing needs in the planned study mentioned above. Although the share-a-house program and the mobilehome park purchase project have not been started to date, the county believes these goals are locally appropriate and therefore has included them in this element revision.

**Objective Seven: Minimizing Housing Costs By Energy Use
Programs 7.1 - 7.4**

In designing the current CDBG rehabilitation program, the county solicited participation by weatherization contractors. The county's Building and Safety Department also continues to support owners and contractors with free technical assistance.

The county's Zoning Ordinance now incorporates incentive provisions, including density bonuses, for projects that incorporate energy efficient designs. Due to staffing cuts, however, the Planning Department has put on hold its revision of the county's Subdivision

Ordinance. Therefore Program 7.3 has not been accomplished.

**Objective Eight: Increasing Home Ownership Opportunities
Programs 8.1 - 8.5**

During 1988-89, the county conducted a commercial-industrial study which included a land inventory and which recommended future actions. The county Planning Department is utilizing these recommendations in its community plan process, which has been delayed as earlier discussed. A Marketing Director and an Economic Opportunity Development Program have been incorporated into the county structure, and public funding has sought and obtained to assist local business development. Recently, a "resort revitalization" study, funded by the CDBG/TA program, was completed, and the results will be used to seek further economic development projects. Therefore all these programs have been appropriate, but the importance of continuing to seek economic development opportunities is reflected by the inclusion of the restated policies in the housing element's revision.

**Objective Nine: Providing Emergency Housing
Program 9.1**

The county Housing Coordinator has provided technical assistance to groups seeking grant funding for emergency shelter. While some funding was obtained for the one-night motel voucher programs, no permanent emergency housing facilities have been provided in the county's unincorporated area. Information regarding homelessness, however, will be obtained through the planned "special needs" study, and needed programs will be pursued.

**Objective Ten: Eliminating Housing Discrimination
Program 10.1**

As directed by the county's Board of Supervisors, the Housing Coordinator continues to serve as liaison between the public and the appropriate agencies in matters of housing discrimination.

**Objective Eleven: Citizen Participation and General Plan Consistency
Programs 11.1 - 11.2**

Lake County continues to promote widespread citizen participation in all its general plan activities. Several public hearings and a detailed housing element workshop were held prior to this revised element's adoption, and policies promoting this kind of participation will continue to be included.

CHAPTER FIVE

FIVE-YEAR ACTION PLAN

POLICIES

In compliance with state laws and in an effort to achieve the state's five housing goals as contained in this document's introduction, the County of Lake adopts the following policies:

Lake County shall:

- Ensure an adequate number and variety of housing units to meet the needs of all citizens.
- Encourage and support affordable housing for all economic segments within all communities.
- Ensure that there are adequate sites and facilities available to support future housing needs.
- Encourage, support and supply housing units to serve special needs.
- Work diligently towards the rehabilitation of its housing stock and strive to replace housing units where necessary.
- Encourage regular maintenance of housing as a means of conserving existing housing stock.
- Develop strategies and actions to increase homeownership opportunities through economic development.
- Assist citizens in need of short-term emergency housing.
- Prevent discrimination in housing.
- Require citizen participation as part of the housing element preparation and revision process and maintain consistency between all policies of its general plan.

Future programs and actions contemplated by the county shall be analyzed for their compatibility with and furtherance of the above policies.

OBJECTIVES AND GOALS

Objective One: To Meet Basic Construction Needs

Lake County must provide an additional 2,000+ housing units within its unincorporated area by July 1997; therefore approximately 350 units must be added annually through new construction, mobile home placement, rehabilitation or conversion of vacation homes to

permanent use.

1.1 The Planning Department shall regularly review its permit procedures in an effort to reduce the cost and time of processing permits.

Responsible Agency: Planning Department

Time Frame: Continuous

1.2 The Building Department shall not impose requirements for construction other than those mandated by State law or those necessary to maintain the health and safety of its citizens and the economic well-being of the community.

Responsible Agency: Building and Safety Department

Time Frame: Continuous

1.3 The Planning Department shall encourage pre-application conferences with developers to assist them in identifying suitable sites and understanding permit procedures. The Planning Department shall also encourage pre-hearing conferences between developers and the residents of the area where new large scale housing projects are proposed. The Planning Department should use the conferences as a means to address the concerns of the residents by incorporating reasonable conditions or design features into the proposed development.

Responsible Agency: Planning Department

Time Frame: Continuous

Objective Two: To Provide Affordable Housing

The county must ensure that new housing is affordable and available to all income groups, as contained in the adopted Regional Housing Needs Plan.

2.1 The County shall encourage, support and assist with staff time, including grants search and writing, non-profit and for-profit groups and individuals to apply for funds from available state and federal programs which provide for low to moderate income housing. The County also shall provide support services, such as identification of sites where low and moderate income housing will not conflict with existing development policies, expediting the processing of permits, and density bonuses and waiver of development standards when feasible.

Responsible Agency: Planning Department

Time Frame: Continuous

2.2 The county housing coordinator shall maintain current information regarding federal state and local affordable housing programs availability and requirements, disseminate this information where appropriate, and brief the Planning Commission and Board of Supervisors

periodically on the county's progress towards meeting its housing goals.

Responsible Agency: Planning Department

Time Frame: Continuous

2.3 The county shall actively pursue funding of a regular staff person for the newly-established housing authority.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

2.4 The county shall amend the zoning ordinance to comply with current state regulations regarding the use and size of "granny" units.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

2.5 The county shall continue to allow second residential units when consistent with the general plan's land use designation and when in compliance with the appropriate health and safety requirements.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

2.6 The housing coordinator shall monitor local progress in implementing the Community Reinvestment Act and shall seek to encourage county/institution cooperation through joint programs and efforts including partnership in refinancing and rehabilitation of existing units.

Responsible Agency: Planning Department

Time Frame: Immediately

2.7 The county shall offer all surplus property to non-profit housing developers prior to open market notice of land availability.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

Objective Three: To Provide Adequate Development Sites

The county must provide a sufficient number of sites adequately designated and zoned to provide for all types of housing as permitted uses. Additionally, the county must seek to provide the necessary infrastructure to encourage housing development at higher densities for better affordability.

3.1 The community and area plans prepared in conformance with the county's general plan shall continue to guarantee the availability of suitable sites, with appropriate zoning and densities to allow projected housing needs and a variety of housing types.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

3.2 The county shall continue to pursue the construction and extension of public sewer and water systems in areas appropriate for higher residential densities.

Responsible Agency: Lake County Sanitation District

Time Frame: Continuous

3.3 The county shall give capacity priority to affordable housing projects required to connect to public sewer and/or water.

Responsible Agency: Lake County Sanitation District

Time Frame: Continuous

3.4 The county shall pursue funding to finance the study of existing private water companies' capacity and expansion capability.

Responsible Agency: Board of Supervisors

Time Frame: Within two years

3.5 The county shall maintain site inventories with maps which can provide developers with information regarding suitable potential higher density housing site locations.

Responsible Agency: Planning Department

Time Frame: Continuous

Objective Four: To Maintain and Replace Existing Housing Stock

The county will continue to vigorously encourage the maintenance of existing housing units. It will also facilitate the replacement of dilapidated units in an effort to ensure no net loss and to eliminate the need for households to relocate.

4.1 The county shall continue to seek funding to expand the existing housing rehabilitation program for lower income households. Money returned to the county from loan paybacks shall be reused for additional rehabilitation projects.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

4.2 The county shall continue to utilize the Uniform Housing Code as its standard in the

inspection of housing rehabilitation work.

Responsible Agency: Building and Safety Department

Time Frame: Continuous

4.3 The county shall continue to allow the replacement of legal, non-conforming residences on private lots.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

4.4 The county shall assist in the relocation of households which are displaced due to any county project or enforcement actions.

Responsible Agency: Planning Department

Time Frame: Continuous

4.5 The county shall guarantee the long-term affordability to lower income households of any housing unit rehabilitated with public funds.

Responsible Agency: Planning Department

Time Frame: Continuous

4.6 The county shall waive permit fees, where appropriate for all housing rehabilitation projects conducted by non-profit agencies for the benefit of lower income households.

Responsible Agency: Board of Supervisors, Building and Safety

Time Frame: Continuous

Objective Five: To Conserve Existing Housing

The county will seek to prevent the net loss of existing affordable housing.

5.1 The county shall amend the zoning ordinance to require review and monitoring for any mobile home park conversion or closure to ensure conformance with all applicable state laws.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

5.2 The county shall not approve discretionary projects which result in a net loss of affordable housing without consideration of possible mitigation measures or project alternatives.

Responsible Agency: Planning Commission, Board of Supervisors

Time Frame: Continuous

5.3 The county shall promote voluntary code compliance by providing technical assistance to individuals who intend to make their own housing unit repairs.

Responsible Agency: Building and Safety Department

Time Frame: Continuous

5.4 The county shall assist, including through the provision of staff time for grants writing and in searching for non-profit sponsors, towards mobile home park or other multi-unit housing project purchase by lower income residents.

Responsible Agency: Planning Department

Time Frame: Continuous

Objective Six: To Meet Special Housing Needs

The county intends to actively promote appropriate housing opportunities for all special needs households.

6.1 The county shall encourage, support and actively assist with staff time, including grants search and writing, non-profit and for-profit groups and individuals who wish to supply special needs housing.

Responsible Agency: Planning Department

Time Frame: Continuous

6.2 The county shall seek the funding necessary to pursue assessment of special needs groups, such as the disabled and the elderly.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

6.3 The housing coordinator shall maintain a list of both householders and housing seekers who desire to share units.

Responsible Agency: Planning Department

Time Frame: Immediately

6.4 The county shall amend the zoning ordinance to provide for a density bonus for projects providing units designed to meet the needs of disabled persons and to allow use of "granny units" by these individuals.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

6.5 The county shall actively seek the construction of farmworker housing which meets the needs of both the migrant and the permanent resident workforce, through staff participation with developers in project design, grants application and funding, public participation, the reduction or waiving of fees, and whenever else possible and appropriate.

Responsible Agency: Planning Department
Time Frame: Continuous

Objective Seven: To Minimize Housing Costs Through Energy Conservation

Lower income households, including the elderly on fixed retirement salaries, are severely impacted by rising utility costs. The county intends to promote housing affordability through energy conservation.

7.1 The county shall continue to provide density bonuses of up to 25 percent for innovative energy-efficient housing projects.

Responsible Agency: Planning Department
Time Frame: Continuous

7.2 The county shall require, where appropriate, energy efficient site planning in newly proposed land divisions to take advantage of the sun's natural heating abilities.

Responsible Agency: Planning Department
Time Frame: Continuous

Objective Eight: To Increase Homeownership Opportunities

The county acknowledges that homeownership assures a higher degree of household stability and financial security, and that a healthy job market is essential in providing homeownership opportunities.

8.1 The county shall identify sufficient sites with its community and area plans where new industries can be located with a minimum of delay in complying with environmental regulations.

Responsible Agency: Board of Supervisors
Time Frame: Continuous

8.2 The county shall continue to actively support the use of state and federal economic development incentives towards the provision of additional, better-paying local jobs.

Responsible Agency: Planning Department
Time Frame: Continuous

8.3 The county shall pursue funding of a Section 8 Family Self-Sufficiency Program which includes job training and education opportunities for the assisted households.

Responsible Agency: Housing Authority

Time Frame: Immediately

8.4 The county shall assist high employment industries wishing to locate locally to secure loan guarantees or other forms of assistance from state and federal agencies.

Responsible Agency: Planning Department, Board of Supervisors

Time Frame: Continuous

8.5 The county shall develop and adopt an overall economic development plan.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

Objective Nine: To Provide Emergency Housing

The county recognizes its obligation to provide emergency and transitional housing for displaced persons.

9.1 The county shall amend the zoning ordinance to allow emergency/homeless shelters within the "C1", "C2" and "CH" zoning districts as permitted uses.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

9.2 The county shall seek funding to conduct a homeless needs assessment.

Responsible Agency: Board of Supervisors

Time Frame: Immediately

9.3 The county shall apply to expand the Section 8 Housing Assistance Program which grants priority to displaced households.

Responsible Agency: Housing Authority

Time Frame: Immediately

9.4 The county shall waive development and construction fees where appropriate for projects which will serve households in need of emergency housing.

Responsible Agency: Board of Supervisors

Time Frame: Continuous

Objective Ten: To Eliminate Housing Discrimination

The county strongly supports the legal right of all persons for access to housing regardless of age, sex, race, religion or disability. Further, the county intends to actively combat acts of housing discrimination within its boundaries.

10.1 The county housing coordinator shall continue to serve as community liaison in questions of housing discrimination. Information regarding fair housing laws, etc., shall be disseminated through written materials and the media as appropriate.

Responsible Agency: Planning Department

Time Frame: Immediately

10.2 The county shall adopt an Equal Housing Opportunity Plan meeting federal guidelines which will actively pursue fair housing law compliance.

Responsible Agency: Board of Supervisors, Housing Authority

Time Frame: Immediately

Objective Eleven: Citizen Participation and General Plan Consistency

The county intends to include, as fully possible, the participation of all economic and ethnic groups in the development of all local policies and programs. Consistency among all general plan elements also must be monitored to maintain proper direction in all county actions.

11.1 The county shall adopt a citizen participation plan which provides for full representation of all economic segments, ethnic groups or other possibly impacted persons in any public discussion of possible county actions. This plan shall provide for advance public notice by mail and/or in the media, and will provide for early opportunities for review of documents and materials. Public meetings and/or hearings shall be conducted as provided by law and prior to all significant actions or decisions impacting housing. When appropriate, notice shall be provided as well in Spanish, and a Spanish-English interpreter shall be available at meetings dealing with housing issues impacting the Hispanic population in particular.

Responsible Agency: Board of Supervisors, Housing Authority

Time Frame: Immediately

11.2 The county shall maintain internal general plan consistency when taking action amending any portion of the general plan, including land use designations, or when approving any discretionary project which requires the prior determination of general plan consistency.

Responsible Agency: Planning Commission, Board of Supervisors

Time Frame: Continuous

TABLE 32
ACTION PLAN TIMETABLE

Objective	Goal/Program	Projected Completion Date
One	1.1	Annual Review in January
	1.2	Continuous
	1.3	Continuous
Two	2.1	Continuous; annual contact with non-profit interest groups in January
	2.2	Annual report in January
	2.3	By January 1994
	2.4	By July 1993
	2.5	Continuous
	2.6	By July 1993
	2.7	Current policy
Three	3.1	Area plans completed by July 1997
	3.2	Sewer to Cobb, Soda Bay areas by July 1997
	3.3	Current state law; written reminder to water/sewer companies by July 1993.
	3.4	By July 1994
	3.5	Map currently available
Four	4.1	Additional funding by July 1993
	4.2	Current policy
	4.3	Current regulation
	4.4	Continuous
	4.5	Current requirement
	4.6	Ordinance amendment by January 1994

Five	5.1	By July 1993
	5.2	Current CEQA requirement
	5.3	Current policy
	5.4	By January 1995
Six	6.1	By January 1994
	6.2	Completed; study in progress
	6.3	By January 1994
	6.4	By July 1993
	6.5	In progress; project constructed by January 1995
Seven	7.1	Current ordinance provision
	7.2	Continuous
Eight	8.1	Continuous; area plans completed by July 1997
	8.2	Current partnership with JTPA
	8.3	New application submitted by July 1995
	8.4	Continuous; current policy
	8.5	Completed
Nine	9.1	By July 1993
	9.2	Completed; study in progress
	9.3	New application submitted by July 1995
	9.4	By January 1994
Ten	10.1	By January 1994
	10.2	By January 1994
Eleven	11.1	By January 1994
	11.2	Current CEQA requirements

REGIONAL HOUSING NEEDS PLAN
FOR
LAKE COUNTY

January 1991 to July 1997

ADOPTED: JANUARY 8, 1992

EFFECTIVE DATE: APRIL 6, 1992

INTRODUCTION

This plan has been prepared as the regional housing needs plan for Lake County pursuant to the provisions of Section 65584 of the Government Code. The plan contains Lake County's share of the statewide housing need to July 1997 and allocates shares of that need to the Cities of Clearlake and Lakeport and the County of Lake. The purpose of the plan is to provide the local governments in Lake County with their shares of the countywide housing need for inclusion in their housing elements by July 1, 1992.

The levels of household growth and construction need contained in this plan may be considered as minimum growth needs. Nothing in this plan should be taken to mean that a local government may not plan for more households than shown.

State law requires the regional housing needs plan for Lake County to include shares of regional housing need through the ending date of the next housing element update (July 1, 1997). Consistent with these requirements, the determinations of local shares of regional housing need shown in Tables 1 and 2 contain determinations of local shares of regional need for the period from January 1, 1991 to July 1, 1997. Table 1 contains the estimated number of households on January 1, 1991 by income group, the projected additional households by income group between January 1, 1991 and July 1, 1997, and the projected households by income group on July 1, 1997. Table 2 contains basic construction needs by income group through July 1997. It also shows the components which comprise the total. These include the existing shortage or surplus of units at the beginning of the planning period, the household growth allocations for the planning period, the number of vacant units needed because of the household growth, and the estimated number of normal market removals during the planning period. The methodology used in making the determinations contained in Tables 1 and 2 is described in the Methodology section of this plan.

Existing need is shown in both Tables 1 and 2. In Table 1, the "January 1, 1991" column shows the number of households, by income, who needed adequate housing as of the base date of the plan. In Table 2, the "1991 vacancy" need is -154 for Clearlake, 19 for Lakeport, and -218 for the Unincorporated Area. This means that in Clearlake and the Unincorporated Area, there was a surplus of units compared to the minimum

TABLE 1

LAKE COUNTY

HOUSEHOLD PROJECTIONS BY INCOME GROUP
JANUARY 1, 1991 TO JULY 1, 1997

<u>Jurisdiction and</u> <u>Income Group</u>	<u>January 1, 1991</u> <u>Number</u> <u>(%)</u>	<u>July 1, 1997</u> <u>Number</u> <u>(%)</u>	<u>Jan. 1991 to July 1997</u> <u>Number</u> <u>(%)</u>
Clearlake			
Very Low	2,013 (38.0)	2,300 (37.0)	287 (31.2)
Other Lower	1,218 (23.0)	1,430 (23.0)	212 (23.0)
Moderate	954 (18.0)	1,119 (18.0)	165 (18.0)
Above Moderate	1,112 (21.0)	1,367 (22.0)	255 (27.8)
Total	5,297 (100.0)	6,216 (100.0)	919 (100.0)
Lakeport			
Very Low	524 (28.0)	601 (28.2)	77 (29.3)
Other Lower	318 (17.0)	363 (17.0)	45 (17.1)
Moderate	355 (19.0)	405 (19.0)	50 (19.0)
Above Moderate	673 (36.0)	764 (35.8)	91 (28.8)
Total	1,870 (100.0)	2,133 (100.0)	263 (100.0)
Unincorporated			
Very Low	4,089 (28.8)	4,539 (29.0)	450 (31.1)
Other Lower	2,952 (20.8)	3,247 (20.8)	295 (20.4)
Moderate	2,752 (19.4)	3,036 (19.4)	284 (19.7)
Above Moderate	4,413 (31.0)	4,829 (30.8)	416 (28.8)
Total	14,206 (100.0)	15,651 (100.0)	1,445 (100.0)
County Total			
Very Low	6,626 (31)	7,440 (31)	814 (31)
Other Lower	4,488 (21)	5,040 (21)	552 (21)
Moderate	4,061 (19)	4,560 (19)	499 (19)
Above Moderate	6,198 (29)	6,960 (29)	762 (29)
Total	21,373 (100)	24,000 (100)	2,627 (100)

The income group estimates were prepared by HCD using definitions contained in State and federal law as implemented by HUD and HCD. The definitions involve relationships to median incomes and family size adjustment factors. These relationships and factors were applied to 1980 income data.

TABLE 2
LAKE COUNTY

BASIC CONSTRUCTION NEEDS
JANUARY 1, 1991 TO JULY 1, 1997

BY COMPONENTS*:

	<u>Housing Units</u>			
	<u>Clearlake</u>	<u>Lakeport</u>	<u>Unincorporated</u>	<u>County Total</u>
Household Increase	919	263	1,445	2,627
1991 Vacancy Need	-154	19	-218	-353
1997 Vacancy Need	341	46	556	943
Replacement Need 1991-1997	104	31	270	405
Total	1,210	359	2,053	3,622

BY INCOME GROUP:

	<u>Clearlake</u>	<u>Lakeport</u>	<u>Unincorporated</u>	<u>County Total</u>
Very Low	378	105	638	1,121
Other Lower	278	62	419	759
Moderate	218	68	405	691
Above Moderate	336	124	591	1,051
Total	1,210	359	2,053	3,622

*Basic Construction Needs were calculated using the formulas shown in the Appendix. The following were used in the calculations: for Clearlake: a homeownership percentage of 65.6, a vacant-not-for-sale-or-rent percentage of 24.5, and an annual removal rate of .002; for Lakeport: a homeownership percentage of 63.4, a vacant-not-for-sale-or-rent percentage of 11.9, and an annual removal rate of .002; for the Unincorporated Area: a homeownership percentage of 74.4, a vacant-not-for-sale-or-rent percentage of 25.5, and an annual removal rate of .002.

desirable vacancy level needed for the healthy functioning of the housing market. In Lakeport, there was a small shortage.

Tables 1 and 2 also both contain determinations of projected need. Table 1 shows, by income group, the number of additional households each local government is to plan for. Table 2 shows the construction needed to accommodate, by income, the additional households by July 1997, including an allowance for normal market removals.

METHODOLOGY

Allocations of Household Growth

The July 1, 1997 household projection for Lake County was prepared by the California Department of Housing and Community Development (HCD) based on California Department of Finance household projections released in May 1991. The allocations of shares of household growth shown in Table 1 are based on a comparison of economic conditions and household growth patterns between 1985 and 1991 and expected economic conditions within the county during the planning period. Additionally, the allocations are based on consideration of adequate sites and public facilities which can be made available during the planning period. Basing the growth allocations on trend line and economic expectations takes into consideration market demand for housing, type and tenure of housing need, existing and projected employment patterns, and existing commuting patterns and public transportation facilities.

The is a need for farmworker housing

~~Farmworker housing need is low~~ in the county, and it is included in the very low and other lower income allocations. Loss of units contained in assisted housing developments is not expected to be a factor during the planning period.

Allocations of Household Growth by Income

Four income groups are used in this plan. They are: Very Low, Other Lower, Moderate, and Above Moderate. Definitions for these terms are given in the Appendix.

Relative to its size, Lakeport has a larger employment base than Clearlake while Clearlake has a higher retirement population. These economic and demographic characteristics are expected to continue. Because of this, Clearlake has a substantially higher percentage of very low income and a much lower percentage of above moderate

income households than Lakeport or the Unincorporated Area. The percentages of Other Lower and Moderate income households are similar in each of the three jurisdictions. To the extent that Clearlake remains, as expected, disproportionately attractive to retirees, it will continue to have a higher percentage of very low income households than the countywide average. This makes a planning goal of equal proportions of very low income household among the jurisdictions inappropriate. However, not all of the disproportionately high percentage of very low income households in Clearlake is due to retirees, and it is appropriate to plan to reduce the very low income percentage in Clearlake gradually toward a goal of less than parity. The very low income and above moderate income allocations of projected need are based on reducing the differential between Clearlake and the countywide percentages by approximately half over twenty years. Corresponding increases were made in the Lakeport and Unincorporated Area allocations, with their shares based on their relative sizes.

Basic Construction Needs

The basic construction needs were prepared by, first, preparing each of the components shown in the "By Components" section of Table 2 and then determining the number of units needed by income group. The formulas used in calculating each of the components of the construction needs are shown in the Appendix. The ownership rates, the "vacant-not-for-sale-or-rent" rates, and the annual removal rates used in the calculations are shown at the bottom of Table 2. The ownership rates and the "vacant-not-for-sale-or-rent" rates are based on 1990 U.S. Census data. The annual removal rates are those recommended by HCD.

The percentages used in allocating the total construction need by income group are the percentages shown in the last column of Table 1. This means that, for each local government, household growth and construction need are allocated by income using the same income group percentages

USE OF THE PLAN

The principal use of the allocations in this plan is inclusion in the local housing element as the shares of regional housing need. By doing this, the local government is planning to accommodate its share of the projected growth of the county and to provide opportunities for all income groups to have access to housing throughout the county.

Because regional housing needs plans are prepared as much as a year or more before the statutory deadline for housing element updates, typically additional units have been built during the time period between the base date of the regional housing needs plan and the adoption of the housing element update. Local governments may reduce their allocations of construction need by the number of units which have been completed since the base date of this plan. Instructions for how to estimate the number of units completed by income group are available as part of a technical assistance package on housing element preparation which is available from HCD's Division of Housing Policy Development.

The shares of regional need contained in this plan are only a portion of the housing needs which are to be included in the local housing element. For example, housing elements are additionally required to include estimated affordability needs. This involves making estimates of the current number of lower income households (the very low and other lower income categories) who pay more than they can afford for housing.

Other existing needs which are to be included in housing elements but which are not included in this plan include estimates of overcrowding, of the needs of special groups, and of the number of housing units which are in substandard physical condition. Estimates of substandard units should include both estimates of the units which need rehabilitation and the units which are so substandard that they need to be removed.

The basic construction needs in this plan do not include allowances for all construction needs which result from the need to remove units which are beyond repair or are not economically feasible to repair. Units which are removed from the housing stock in the normal course of housing market activity (demolitions, changes to commercial use, etc.) are not necessarily the substandard units. Consequently, the basic construction needs are to be supplemented by estimates of construction needed because of the need to remove units which are in poor physical condition.

The determination (shown in Table 2) that there was or was not a sufficient number of housing units on the beginning date of this plan was made without regard to the physical condition of the housing stock, both occupied and vacant. The local housing element should estimate the units which are in substandard condition and assess whether there is sufficient existing standard housing.

PLAN REVISION PROCESS

Local Revision Process

The adoption of this plan commences a 90-day period during which the Cities of Clearlake and Lakeport and the County of Lake may propose revisions to the plan. If there are no proposed local revisions, this plan will become final on the expiration of the 90-day period.

If a proposed local revision is submitted to the council of governments during the 90-day period, the council has the 60-day period following the expiration of the 90-day local revision period in which to act. The council may approve the proposed local revision, modify its prior determination, or indicate why the proposed revision is inconsistent with the regional need. If the council does not accept a proposed revision, a public hearing may be requested within 30 days. The council of governments' final action on the local revision proposal shall constitute the local government's share of regional need which is to be included in the local housing element.

The standards and procedures for proposing local revisions, council of governments actions on them, and local government rights in the process are contained in Government Code Section 65584(c). A copy of that section is included in the Appendix.

Later Changes in the Plan

Prior to this year, state law permitted no changes in regional housing needs plans following completion of the statutory local revision process. Effective January 1, 1991, Government Code Section 65584(c)(5) provides for one type of change at a later date. The only change permitted is transfer of a portion of a county's allocation to one or more cities within the county. The transfer must meet the standards applicable to the original allocation of local shares of regional need and have the approval of the county, the affected cities, and the council of governments. Events which might lead to use of these provisions include major changes in the local economy, changes in annexation policies or agreements, and the incorporation of a new city.

APPENDIX

Contents:

1. Copy of Government Code Section 65584.
2. Definitions of Income Groups.
3. Formulas used in calculating basic construction needs (Table 2).
4. Copy of California Department of Finance estimates for January 1, 1991.

community has other urgent needs for which alternative funding sources are not available. The program may include strategies that involve local regulation and technical assistance.

The program shall include an identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other general plan elements and community goals. The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.

(d) The analysis and program for preserving assisted housing developments required by the amendments to this section enacted by the Statutes of 1989 shall be adopted as an amendment to the housing element by January 1, 1992.

(e) Failure of the department to review and report its findings pursuant to Section 65585 to the local government between January 1, 1992, and the next periodic review and revision required by Section 65588, concerning the housing element amendment required by the amendments to this section by the Statutes of 1989, shall not be used as a basis for allocation or denial of any housing assistance administered pursuant to Part 2 (commencing with Section 50400) of Division 31 of the Health and Safety Code.

Amended Stats 1989 ch 1140 sec 1, ch 1451 sec 1.5.

Amendments:

1989 Amendment: Added (1) subd (a)(8); (2) "preservation," in the first paragraph of subd (b); (3) "and the utilization of moneys in a Low and Moderate Income Housing Fund of an agency if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law (Division 24 (commencing with Section 33000) of the Health and Safety Code)" in the first paragraph of subd (c); (4) subd (e)(6); and (5) subds (d) and (e). (As amended Stats 1989, ch 1451, compared to the section as it read prior to 1989. This section was also amended by an earlier chapter, ch 1140. See Gov C § 9605.)

Within Summary (9th ed) Constitutional Law § 852.

Miller & Starr, Cal Real Estate 2d § 20-94.

Gov. Code, §§ 65583, 65587 (housing element of local plan; review of compliance) do not remove a city's power and duty to exercise its discretion in making a zoning decision based on the public welfare. Thus, a city's plan does not have the force

of reducing a zoning decision to a mere ministerial duty to conform to the housing element. *Mira Development Corp. v San Diego* (1988, 4th Dist) 205 Cal App 3d 1201, 252 Cal Rptr 825.

§ 65584. Local government's share of regional housing need

(a) For purposes of subdivision (a) of Section 65583, the share of a city or county of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a general plan of the city or county. The distribution of regional housing needs shall, based upon available data take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments, as defined in paragraph (9) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farmworkers. The distribution shall seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government,

the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the department relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days following notification of this determination, the department shall ensure that this determination is consistent with the statewide housing need. The department may revise the determination of the council of governments if necessary to obtain this consistency. The appropriate council of governments shall determine the share for each city or county consistent with the criteria of this subdivision and with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588. The council of governments shall submit to the department information regarding the assumptions and methodology to be used in allocating the regional housing need. As part of the allocation of the regional housing need, the council of governments, or the department pursuant to subdivision (b), shall provide each city and county with data describing the assumptions and methodology used in calculating its share of the regional housing need. The department shall submit to each council of governments information regarding the assumptions and methodology to be used in allocating the regional share of the statewide housing need. As part of its determination of the regional share of the statewide housing need, the department shall provide each council of governments with data describing the assumptions and methodology used in calculating its share of the statewide housing need. The councils of governments shall provide each city and county with the department's information.

(b) For areas with no council of governments, the department shall determine housing market areas and define the regional housing need for cities and counties within these areas pursuant to the provisions for the distribution of regional housing needs in subdivision (a). Where the department determines that a city or county possesses the capability and resources and has agreed to accept the responsibility, with respect to its jurisdiction, for the identification and determination of housing market areas and regional housing needs, the department shall delegate this responsibility to the cities and counties within these areas.

(c) (1) Within 90 days following a determination of a council of governments pursuant to subdivision (a), or the department's determination pursuant to subdivision (b), a city or county may propose to revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The proposed revised share shall be based upon available data and accepted planning methodology, and supported by adequate documentation.

(2) Within 60 days after the time period for the revision by the city or county, the council of governments or the department, as the case may be, shall accept the proposed revision, modify its earlier determination, or indicate, based upon available data and accepted planning methodology, why the proposed revision is inconsistent with the regional housing need.

(A) If the council of governments or the department, as the case may be, does not accept the proposed revision, then the city or county shall have the right to request a public hearing to review the determination within 30 days.

(B) The city or county shall be notified within 30 days by certified mail, return receipt requested, of at least one public hearing regarding the determination.

(C) The date of the hearing shall be at least 30 days from the date of the notification.

(D) Before making its final determination, the council of governments or the department, as the case may be, shall consider comments, recommendations, available data, accepted planning methodology, and local geological and topographic restraints on the production of housing.

(3) If the council of governments or the department accepts the proposed revision or modifies its earlier determination, the city or county shall use that share. If the council of governments or the department grant a revised allocation pursuant to paragraph (1), the council of governments or the department shall ensure that the current total housing need is maintained. If the council of governments or department indicates that the proposed revision is inconsistent with the regional housing need, the city or county shall use the share which was originally determined by the council of governments or the department.

(4) The determination of the council of governments or the department, as the case may be, shall be subject to judicial review pursuant to Section 1094.5 of the Code of Civil Procedure.

(5) The council of governments or the department shall reduce the share of regional housing needs of a county if all of the following conditions are met:

(A) One or more cities within the county agree to increase its share or their shares in an amount which will make up for the reduction.

(B) The transfer of shares shall only occur between a county and cities within that county.

(C) The county's share of low-income and very low income housing shall be reduced only in proportion to the amount by which the county's share of moderate- and above moderate-income housing is reduced.

(D) The council of governments or the department, whichever assigned the county's share, shall have authority over the approval of the proposed reduction, taking into consideration the criteria of subdivision (a) of Section 65584.

(6) The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.

(d) (1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city or county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in the share of a city or county of the regional housing need.

(2) Paragraph (1) does not apply to any city or county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city or county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the threat to the public health and safety and the reasons why construction of the number of units specified

as its share of the regional housing need would prevent the mitigation of that threat.

(e) Any authority to review and revise the share of a city or county of the regional housing need granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the share of the city or county of the regional housing need is implemented through its housing program.

(f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c) by Chapter 1684 of the Statutes of 1984 reducing from 45 to seven days the time within which materials and data shall be made available to interested parties.

(g) Determinations made by the department, a council of governments, or a city or county pursuant to this section are exempt from the provisions of the California Environmental Quality Act, Division 13 (commencing with Section 21000) of the Public Resources Code.

Amended Stats 1989 ch 1451 sec 2; Stats 1990 ch 1441 § 4 (SB 2274).

Amendments

1989 Amendment: (1) Added "the loss of units contained in assisted housing developments, as defined in paragraph (3) of subdivision (a) of section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions," in the second sentence of subd (a); (2) substituted "department" for "Department of Housing and Community Development" in the fourth and fifth sentences of subd (a) and in the first sentence of subd (b); and (3) substituted "made to subdivision (c) by Chapter 1684 of the Statutes of 1984" for "to subdivision (c) at the 1983-84 Regular Session of the Legislature".

1990 Amendment: Substituted the section for the former section which read:

"(a) For purposes of subdivision (a) of Section 65583, a locality's share of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a jurisdiction's general plan. The distribution of regional housing needs shall, based upon available data, take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments, as defined in paragraph (3) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farmworkers. The distribution shall seek to avoid further impaction of localities with relatively high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government, the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the department relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days following notification of this determination, the department shall ensure that this determination is consistent with the statewide housing need and may revise the determination of the council of governments if necessary to obtain this consistency. Each locality's share shall be determined by the appropriate council of governments consistent with the criteria above with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588.

"(b) For areas with no council of governments, the department shall determine housing market areas and define the regional housing need for localities within these areas. Where the department determines that a local government possesses the capability and resources and has agreed to accept the responsibility, with respect to its jurisdiction, for the identification and determination of housing market areas and regional housing needs, the department shall delegate this responsibility to the local governments within these areas.

"(c) Within 90 days following a determination of a council of governments pursuant to subdivision (a), or the department's determination pursuant to subdivision (b), a local government may revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The revised share shall be based upon available data and accepted planning methodology, and supported by adequate documentation. Within 60 days after the time period for the local

government's revision, the council of governments or the department, as the case may be, shall accept the revision or shall indicate, based upon available data and accepted planning methodology, why the revision is inconsistent with the regional housing need. The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.

"(d)(1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city, county, or city and county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in a local government's share of the regional housing need.

"(2) Paragraph (1) does not apply to any city, county, or city and county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city, county, or city and county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the impacted public facilities and the reasons why construction of the number of units specified as its share of the regional housing need would prevent the mitigation of that impact.

"(e) Any authority to review and revise a local government's share of the regional housing need granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the local government's share of the regional housing need is implemented through its housing program.

"(f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c) by Chapter 1684 of the Statutes of 1984 reducing from 45 to seven days the time within which materials and data shall be made available to interested parties.

"(g) Determinations made by the department, a council of governments, or a local government pursuant to this section are exempt from the provisions of the California Environmental Quality Act, which is provided for in Division 13 (commencing with Section 21000) of the Public Resources Code."

Miller & Starr, Cal Real Estate 2d § 20:94.

§ 65585. Adoption and amendment

(a) In the preparation of its housing element, each city and county shall consider the guidelines adopted by the department pursuant to Section 50459 of the Health and Safety Code. Those guidelines shall be advisory to each city or county in the preparation of its housing element.

(b) At least 90 days prior to adoption of its housing element, or at least 45 days prior to the adoption of an amendment to this element, the planning agency shall submit a draft element or draft amendment to the department. The department shall review the draft and report its written findings to the planning agency within 90 days of its receipt of the draft in the case of an adoption or within 45 days of its receipt in the case of a draft amendment.

(c) In the preparation of its findings, the department may consult with any public agency, group, or person. The department shall receive and consider any written comments from any public agency, group, or person regarding the draft or adopted element or amendment under review.

(d) In its written findings, the department shall determine whether the draft element or draft amendment substantially complies with the requirements of this article.

(e) Prior to the adoption of its draft element or draft amendment, the legislative body shall consider the findings made by the department. If the department's findings are not available within the time limits set by this section, the legislative body may act without them.

(f) If the department finds that the draft element or draft amendment does not substantially comply with the requirements of this article, the legislative body shall take one of the following actions:

DEPARTMENT OF FINANCE ESTIMATES
FOR JANUARY 1, 1991

CALIFORNIA DEPARTMENT OF FINANCE
DEMOGRAPHIC RESEARCH UNIT

REPORT E-5 PRELIM
PAGE 18

LAKE COUNTY POPULATION AND HOUSING ESTIMATES
JANUARY 1, 1991

PRINTED
05/03/91

CONTROLLED

CITY

EARLAKE

REPORT

AL INCORPORATED

INCORPORATED

CITY TOTAL

HOUSING UNITS BY TYPE FROM THE 1990 CENSUS HAVE NOT BEEN RELEASED.
WE EXPECT THEM TO BE AVAILABLE FOR THE 1992 E-5 REPORT

----- POPULATION -----			----- HOUSING UNITS* -----			PERSON PER HOUSE- HOLD
<u>TOTAL</u>	<u>HOUSE- HOLD</u>	<u>GROUP QUARTER</u>	<u>TOTAL</u>	<u>OCCUPIED</u>	<u>PERCENT VACANT</u>	
12075	12007	68	7418	5297	28.59	2.267
4504	4255	249	2181	1870	14.26	2.275

16579	16262	317	9599	7167	25.34	2.269

35430	34729	701	19888	14206	28.57	2.445

52009	50991	1018	29487	21373	27.52	2.386

State of California

PETE WILSON, GOVERNOR

CARL D. COVITZ, SECRETARY
Business, Transportation & Housing Agency

Department of Housing &
Community Development

LOAN AND GRANT PROGRAMS
for the
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March 1991

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California Homeownership Assistance Program (CHAP)

Purpose: To assist low- and median-income families to achieve homeownership.

Type & Terms of Assistance: Program assistance is in the form of an equity sharing mortgage participation loan, whereby the State provides loans of up to 49 percent of the purchase price of a home with the balance financed by a private lender. The buyer provides a small down payment and pays closing costs. When the home is sold, the state loan amount and a proportional share of the equity are repaid to the CHAP revolving loan fund.

Eligible Activities: Home purchase by renters who might be displaced by condominium or stock cooperative conversion; space purchase by mobilehome park residents when the park is converted to a condominium or a stock cooperative; buyers of factory-built housing or mobilehomes developed on permanent foundations; and development or purchase of resident-owned mobilehome parks by nonprofit corporations.

Eligible Applicants: Local governments, Indian Reservations, and nonprofit corporations.

Application Procedure: Requests for Proposals are issued as funds become available.

Authority: Health and Safety Code Section 50775 et seq., Statutes of 1979, Chapter 1043.

Contact: Christine Webb-Curtis, Manager, Homeownership Loan Unit, (916) 445-0110.

California Housing Rehabilitation Program - Owner Component (CHRP-O)

Purpose: Rehabilitation of substandard homes owned and occupied by lower-income households.

Type & Terms of Assistance: The program provides loans at 3 percent simple interest on the unpaid principal balance. Loans generally carry terms of five years and can be extended, providing that the household is still eligible, for additional five-year periods. An exception is that loans to elderly households are repaid at time of sale or transfer.

Eligible Activities: Rehabilitation required to bring a home into compliance with the California Health and Safety Code including: repair of code violations; improvements to ensure handicapped accessibility; room additions; and general property improvements.

Eligible Applicants: Local government agencies and nonprofit entities sponsoring owner-occupant housing rehabilitation projects.

Application Procedure: Applications are accepted on a continuous basis.

Authority: Health and Safety Code Section 50660 et seq., Statutes of 1979 and 1988, Chapter 34.

Contact: Victor Rea, Manager, CHRP-O, (916) 323-3178.

California Natural Disaster Assistance Program for Owner-Occupants (CALDAP-O)

Purpose: A program of "last resort" (see Eligible Applicants) to provide for the unmet housing rehabilitation needs of single-family homeowners whose property is damaged by natural disaster.

Type & Terms of Assistance: The program provides 3 percent simple interest loans. Repayment of interest and principal is deferred to sale or transfer, refinancing, or when the homeowner is no longer the full-time occupant.

Eligible Activities: Repair or reconstruction of dwellings damaged or destroyed by natural disaster, elimination of code violations, cosmetic repairs made necessary by other repairs, and reimbursement of approved eligible costs related to emergency repairs incurred before loan approval.

CALDAP funds cannot be used to pay for nonessentials, luxury quality materials or construction techniques, or personal property or furnishings.

Eligible Applicants: Owner-occupants of single-family homes, mobilehomes, condominiums, townhouses, cooperative units, half-plexes, and duplexes. Owners must have property registered at a Federal Emergency Management Agency (FEMA) Disaster Application Center (DAC) during the emergency period and must have exhausted all other forms of assistance.

Application Procedure: Contact your local government housing program office to determine if they are a participating CALDAP jurisdiction. CALDAP jurisdictions can provide, receive, and review applications. Otherwise applications can be obtained from, and submitted for review to, the Department of Housing and Community Development.

Authority: Health and Safety Code Section 50661.5 et seq., Statutes of 1989, Chapter 19.

Contact: Vincente Ruelas, CALDAP-O Manager or Michael Carroll, CALDAP Manager, (916) 327-3594.
Applicant information: (Toll Free) 1-800-552-5479.

California Self-Help Housing Program (CSHHP)

Purpose: Assist low- and moderate-income families to build and rehabilitate their homes with their own labor.

Type & Terms of Assistance: Grants are available to sponsor organizations to provide technical assistance to participating families. Ten percent (10%) simple interest loans are made to sponsor organizations to assist with project development and construction. Interest on the development assistance loan will be waived when "rolled over" as mortgage assistance for individual low-income homeowners. Seven percent (7%) rehabilitation and mortgage assistance loans are available to low-income homeowners. Repayment of principal and interest is deferred until the property is sold or transferred, or until the owner ceases full-time occupancy. Loans are forgiven after 20 years of full-time occupancy.

Eligible Activities: Loan activities – new construction, rehabilitation and mortgage assistance for low-income individuals and families. Technical assistance activities – training and supervision of low- and moderate-income self-help homebuilders.

Eligible Applicants: Local government agencies and nonprofit corporations.

Application Procedure: Applications for projects are accepted and reviewed on a continuous basis.

Authority: Health and Safety Code Section 50690 et seq., Statutes of 1978, Chapter 1354; Statutes of 1984, Chapter 1690.

Contact: Christine Webb-Curtis, Manager, Homeownership Loan Unit, (916) 445-0110.

Mobilehome Park Resident Ownership Program (MPROP)

Purpose: Assist low-income resident purchase of mobilehome parks to preserve housing affordability.

Type & Terms of Assistance: Technical assistance to mobilehome park resident organizations that are purchasing their park. Seven percent (7%) simple interest short-term loans of up to three years for costs of park ownership conversion, and long-term loans up to 30 years for permanent blanket or individual loans.

Eligible Activities: Short-term conversion loans to facilitate park purchase by a resident organization corporation. Long-term blanket loan – park purchase by a resident organization corporation where loan benefits are exclusively used to assure affordable housing costs for low-income park residents. Individual loans to low-income park residents to assure housing affordability when they purchase a cooperative interest or condominium space.

Eligible Applicants: Co-applicants must be an organization formed by mobilehome park residents and a local government agency.

Application Procedure: Request for Proposals are issued as funds are made available.

Authority: Health and Safety Code Section 50780 et seq., Statutes of 1984, Chapter 1692.

Contact: Christine Webb-Curtis, Manager, Homeownership Loan Unit, (916) 445-0110.

California Housing Rehabilitation Program - Rental Component (CHRP-R)

Purpose: Preservation and rehabilitation of unreinforced masonry multi-family units to increase the ability of the structures to withstand earthquakes and rehabilitation or rehabilitation and acquisition of substandard low-income rental housing to bring the buildings into compliance with the California Health and Safety Code.

Type & Terms of Assistance: Loans carry an interest rate of 3 percent simple interest. Loans are for a minimum of 20 years for rehabilitation only, and 30 years or more for acquisition and rehabilitation or refinancing and rehabilitation.

When funds are used for the seismic rehabilitation of unreinforced masonry structures, 70 percent of the assisted units must be occupied by low-income households. When funds are used for the health and safety rehabilitation of rental structures, all assisted units must be occupied by low-income persons.

The minimum number of assisted units is the number of units occupied by low-income households at the time of application. The rent for assisted units is restricted by a regulatory agreement.

Eligible Activities: Rehabilitation including seismic rehabilitation, code violation rehabilitation, conversion from nonresidential to residential use, or reconstruction. Eligible projects include single-family or multi-family rental dwellings, residential hotels, mixed residential and commercial buildings, mixed owner-occupied and rental buildings, group homes for persons in need of special services, congregate homes, and limited equity cooperatives.

Eligible Applicants: Local Government agencies, for-profit and nonprofit organizations, and individuals.

Application Procedure: Applications are accepted on a continuous basis and are rated and ranked at least quarterly.

Authority: Health and Safety Code Section 50660 et seq., Statutes of 1979 and 1988, Chapter 1103.

Contact: Steve Mabs, Manager, CHRP-R, (916) 445-6501.

California Natural Disaster Assistance Program - Rental Component (CALDAP-R)

Purpose: To provide for the unmet housing rehabilitation needs of owners of rental housing units damaged by natural disaster.

Type & Terms of Assistance: Loans carry an interest rate of 3 percent simple interest. Repayment of interest and principal is deferred for the loan term of 20 - 30 years. Borrowers who agree to make rents affordable to low-income households for an extended term may be eligible to have the loan amount forgiven. Some restrictions on rental rates apply for tenants in the property who occupy the building after rehabilitation. Tenants who occupied the building prior to the disaster and others displaced by the disaster must be given priority for occupancy in the building.

Eligible Activities: Repair or reconstruction of rental properties damaged or destroyed by natural disaster including -- elimination of code violations, cosmetic repairs made necessary by other repairs, reimbursement of approved eligible costs related to emergency repairs and incurred before loan approval, acquisition and repair of damaged properties.

In limited circumstances, CALDAP funds can be used to refinance existing indebtedness if it is necessary to comply with program rent limitations. CALDAP funds cannot be used to pay for nonessentials, luxury quality materials or construction techniques, or personal property or furnishings.

Rental properties include single- or multi-family dwellings, apartments, residential hotels, mixed residential and commercial properties, owner-occupied rental properties of three units or more, and limited equity and stock cooperatives.

Eligible Applicants: Owners of rental properties damaged by natural disaster who have properly registered at a Disaster Application Center (DAC) during the emergency period and have exhausted all other forms of assistance.

Application Procedure: Contact your local government housing program office to determine if they are a participating CALDAP jurisdiction. CALDAP jurisdictions can provide, receive, and review applications. Otherwise applications can be obtained from, and submitted for review to, the Department of Housing and Community Development.

Authority: Health and Safety Code Section 50661.5 et seq., Statutes of 1989, Chapter 19.

Contact: Mary Lennarz, CALDAP-R Manager or Michael Carroll, Manager, CALDAP (916) 327-3594.
Applicant information: (Toll Free) 1-800-552-5479.

Rental Housing Construction Program (RHCP)

Purpose: New construction of rental units affordable to low-income households.

Type & Terms of Assistance: Forty-year loan with deferred payment of principal. Loans carry an interest rate of 3 percent per annum simple interest. Both construction and permanent financing are available. The loan term can be extended beyond the 40-year term. The number of assisted units in each project must be at least 30 percent of the total number of units. At least two-thirds of the assisted units in a project shall be for very low-income households. The rent for assisted units is restricted by a regulatory agreement.

Eligible Activities: Development and construction costs associated with new rental housing units for low-income households. Projects must have at least five rental or cooperative units on one or more sites, i.e., a mobilehome park with five or more mobilehome units, or a residential hotel or group home with five or more units.

Between 20 and 30 percent of RHCP funds must be made available to projects serving the elderly and physically handicapped.

Eligible Applicants: For-profit and nonprofit corporations, local government agencies, and individuals.

Application Procedure: Awards are made on a bi-monthly basis. Awards are made available through a Notice of Funding Availability (NOFA).

Authority: Health and Safety Code Section 50735 et seq., amended by Chapter 1043, Statutes of 1989.

Contact: Russ Schmunk, Manager, RHCP, (916) 327-2864.

Family Housing Demonstration Program (FHDP)

Purpose: Development of new affordable rental or cooperative housing that provides on-site support services for low-income families.

Type & Terms of Assistance: Twenty- to forty-year, 3 percent interest, deferred-payment loan to decrease construction and long-range operating costs for Community or Congregate Housing which may be conventional rental units or units in a cooperative.

Community Housing is a development of 20 or more units on one or more sites. The housing must include a range of unit sizes.

Congregate Housing is a new or rehabilitated large, multi-bedroom structure occupied by two-to-ten households. The facility provides common living areas. Occupants share household responsibilities such as childcare, cleaning, and cooking.

For both Congregate and Community Housing, units must be for very low-income households, which is 50 percent of area median income. The number of assisted units in each project must be at least 30 percent (30%) of the total number of units. Twenty to thirty percent (20%-30%) of the assisted units must be available for elderly persons; the balance must be for families with children.

On-site support services must be provided and include, but are not limited to – child care, community rooms, community laundry facilities, job training and employment opportunities.

Eligible Activities: New construction, rehabilitation, or acquisition and rehabilitation costs for either congregate or community housing developments occupied by low-income households. The units must be in projects that provide on-site support services such as, but not limited to, child care, job training, and employment services.

Eligible Applicants: Local government agencies and nonprofit housing development organizations.

Application Procedure: Applications are expected to be available in December of 1990.

Authority: Health and Safety Code Section 50880 et seq., Statutes of 1988, Chapter 15.

Contact: Cindy Cavanaugh, Manager, FHDP, (916) 327-2069.

Permanent Housing for the Handicapped Homeless Program (PHH)

Purpose: On behalf of community organizations providing affordable housing for the disabled homeless, the Department of Housing and Community Development (HCD) will apply to the U.S. Department of Housing and Urban Development (HUD) for project funding.

Type & Terms of Assistance: Grants of up to 50 percent of total acquisition and rehabilitation costs. Matching funds of at least 50 percent must be provided by nonfederal sources. When available, funds from the Housing Rehabilitation Loan Fund may be used by eligible applicants as a portion of the required match. Projects using combined funds must conform to both HUD and HCD requirements. Grants for up to 75 percent of supportive services and project operating costs are also available.

Eligible Activities: Facility acquisition, rehabilitation, and operations for multi-unit and group home projects developed for the disabled homeless.

Eligible Applicants: Private nonprofit organizations and public housing agencies.

Application Procedure: When HUD announces that funds are available, awards are made using the Request For Proposal process.

Authority: PHH is administered by the California Housing Rehabilitation Program - Rental Component (CHRP-R; page 5). Funds are authorized by the Stewart B. McKinney Homeless Assistance Act of 1987.

Contact: Steve Mabs, Manager, CHRP-R, (916) 445-6501.

State Rental Rehabilitation Program (SRRP)

Purpose: Rehabilitation of rental units serving lower- and moderate-income renters in rural communities.

Type & Terms of Assistance: Grant.

Eligible Activities: Up to 50 percent of eligible rehabilitation costs but no more than \$5,000 per studio unit, \$6,500 per one-bedroom unit, \$7,500 per two-bedroom unit, and \$8,500 per unit for three or more bedrooms.

Eligible Applicants: Small cities and counties, including: jurisdictions eligible for State Community Development Block Grant funds (see page 21) and cities receiving less than \$50,000 under HUD's SRRP allocation formula.

Application Procedure: Funds are awarded using a Request For Proposals (RFP) process.

Authority: The program is authorized and funded by the U.S. Department of Housing and Urban Development (HUD) Rental Rehabilitation Program. Also see Health and Safety Code Section 50406 et seq., Statutes of 1977, Chapter 610.

Contact: Tom Bertencourt, Manager, SRRP, (916) 445-6000.

California Energy Conservation Rehabilitation Program (CECRP)

Purpose: Assist energy conservation rehabilitation of owner and renter farmworker housing, residential hotels and rental housing occupied by the elderly or handicapped.

Type of Assistance: For low-income households – Grants of up to \$2,000 per unit, or five-year 10 percent interest loans of \$2,001 to \$5,000 per unit. Loan payments are deferred and are fully forgiven if all conditions of eligibility and occupancy are maintained for five years.

Eligible Activities: CECRP pays for structural rehabilitation – wall, floor and ceiling – to accommodate installation of weatherization measures such as insulation, weather stripping, caulking and water heater blankets, or to accommodate installation of alternative energy measures. CECRP also pays for repair, retrofit and replacement of doors and windows and heating and cooling equipment. CECRP complements existing low-income household "weatherization" assistance programs that pay for weatherization measures.

Eligible Applicants: For-profit or nonprofit corporations or local government agencies that have extensive experience providing housing rehabilitation or weatherization services for low-income people.

Application Procedure: Applications will be accepted on a continuous basis after the Notification of Funding Availability is issued in the Fall of 1990.

Authority: Public Resources Code Section 25402, et seq., Statutes of 1988, Chapter 1429.

Contact: Allison Branscombe, Program Manager, (916) 327-2896.

Predevelopment Loan Program [Urban & Rural] (PLP)

Purpose: To provide predevelopment capital for starting low-income housing projects.

Type & Terms of Assistance: Seven percent (7%) loans for up to three years.

Eligible Activities: Predevelopment costs including, but not limited to: site control, engineering studies, architectural plans, application fees, legal services, permits, bonding, and site preparation. Loans are also made for site acquisition to land bank sites for future low-income housing development.

Eligible Applicants: Local government agencies and nonprofit corporations.

Application Procedure: Applications are accepted, and loans are awarded on a continuous basis.

Authority: Health and Safety Code Sections 50515 et seq. and 50650 et seq., Statutes of 1977, Chapter 610; Statutes of 1986, Chapter 1339.

Contact: Denise Boswell, Manager, PLP, (916) 445-0877.

Predevelopment Loan Program (PLP) - Natural Disaster Component

Purpose: To provide predevelopment capital for reconstruction or rehabilitation of subsidized rental or homeowner housing damaged by natural disaster.

Type & Terms of Assistance: Seven percent loans; one- to three-year term. The interest rate may be reduced or eliminated if it is determined that the interest would prevent a significant number of persons of very low-income from owning or occupying the assisted housing.

Eligible Activities: Predevelopment costs including, but not limited to: site control, engineering studies, architectural plans, application fees, legal services, permits, bonding, and site preparation.

Eligible Applicants: Local government agencies and nonprofit corporations.

Application Procedure: Applications are accepted, and loans are awarded on a continuous basis.

Authority: Administered by the Predevelopment Loan Program (PLP, see page 10). Health and Safety Code Section 34052 et seq., Statutes of 1989, Chapter 19.

Contact: Denise Boswell, Manager, PLP, (916) 445-0877.

State Earthquake Rehabilitation Assistance Program (SERA)

Purpose: To provide unmet costs of rehabilitation or replacement of rental or owner-occupied housing damaged as a result of the Los Angeles-Whittier Narrows earthquake of 1987.

Type & Terms of Assistance: Three percent (3%) deferred payment loans. Homeowner loans must be repaid upon sale or transfer of the property. The initial term for rental loans is five years. Loans may be extended for five-year periods up to a total of 30 years.

Eligible Activities: Repair or reconstruction of dwellings damaged or destroyed by the earthquake, elimination of code violations in earthquake-damaged structures, and tenant relocation (rental component only).

Eligible Applicants: Homeowners or rental property owners in the earthquake area who properly registered at a Disaster Application Center during the emergency period and who have exhausted all other forms of assistance.

Application Procedure: No new applications are being accepted. Assistance is being provided to existing applicants only.

Authority: Health and Safety Code Section 50660 et seq., Statutes of 1987, Chapters 2X and 4X.

Contact: Victor Rea, Manager, SERA, (916) 323-3178.

California Indian Assistance Program (CIAP)

Purpose: Assist tribal organizations to obtain and administer housing, community and economic development project funds provided by federal and state agencies.

Type & Terms of Assistance: Technical assistance only.

Eligible Activities: Staff experts are experienced with housing rehabilitation and construction, economic development, and the development of community facilities and infrastructure. Staff provide consultation to obtain and administer grants from various sources including: HUD Indian and State Community Development Block Grant Programs, the Bureau of Indian Affairs, Indian Health Services, the Farmers Home Administration, U.S. Department of Interior Administration for Native Americans Program, and the Economic Development Administration.

Eligible Applicants: Members of the 109 tribal organizations located in the State.

Application Procedure: N/A.

Authority: Transferred from the Governor's Office of Planning and Research in 1978.

Contact: Jack Sanderson, Manager, CIAP, (916) 445-4727.

Emergency Shelter Program (ESP)

Purpose: Provide emergency shelter for homeless individuals and families.

Type & Terms of Assistance: Grants. Each county receives a grant allocation. Twenty percent (20%) of the total allocation is made available to nonurban counties.

Eligible Activities: Rehabilitation, renovation, expansion of existing facilities, site acquisition (including lease or purchase of an existing site or facility), equipment purchase, vouchers, and administration of the award (limited to no more than 5 percent of a single award). Ineligible activities are operational costs, including but not limited to one-time rent, direct and indirect client services.

Eligible Applicants: Local government agencies and nonprofit corporations that shelter the homeless on an emergency basis. It is a threshold requirement for eligibility that the shelter provide staff and support services to residents.

Application Procedure: In some counties an authorized Local Board of shelter service providers may distribute, rank and prioritize applications for ESP funding. Final award determination is made by ESP. Where no Local Board exists, applications are submitted directly to ESP. Funds are awarded using a Notice of Funding Availability (NOFA) process. Check with the ESP Program staff to determine where your application should be submitted.

Authority: Health and Safety Code Section 50080 et seq., Statutes of 1983, Chapter 1089.

Contact: Tom Monahan, Manager, ESP, (916) 445-0845.

ESP - Natural Disaster Component

Purpose: Provide emergency shelter for individuals and families made homeless as a result of a natural disaster.

Type & Terms of Assistance: Grant.

Eligible Activities: Temporary expansion of existing shelters; conversion of existing space to shelter use; shelter acquisition by purchase or lease; purchase or lease of shelter equipment (including mobilehomes) necessary to expand the number of people served; rental vouchers; operational expenses necessary to operate shelters; and grant administration expenses.

Eligible Applicants: Local public entities or nonprofit corporations that provide emergency shelter.

Application Procedure: Applications are received, reviewed, and awards made on a continuous basis.

Authority: Administered by the Emergency Shelter Program (ESP; see page 12). Health and Safety Code Section 34070 et seq., Statutes of 1989, Chapter 19.

Contact: Tom Monahan, Manager, ESP, (916) 445-0845.

Farmworker Housing Grant Program (FWHG)

Purpose: To provide owner-occupied and rental units for low-income agricultural workers.

Type & Terms of Assistance: For low-income agricultural worker households:

Grants for Owner & Homeowner New Construction & Rehabilitation - A match of at least 50 percent is required. If the unit is sold before the 10th year, the full grant amount must be repaid. Between years 11 and 20, the grant is forgiven at a rate of 10 percent a year until it is fully forgiven after 20 years.

Rental Construction Grants - Lien restrictions for assisted units are required for 40 years. If assisted units are sold before 40th year the grant must be repaid in full.

Rental Rehabilitation Grants - Lien restrictions for assisted units are required for 20 years. If assisted units are sold before the 20th year the grant must be repaid in full.

Eligible Activities: Any construction-related cost in the development of housing for agricultural workers, including land acquisition, site development, new construction and rehabilitation.

Eligible Applicants: Local government agencies, nonprofit corporations, and federally recognized Indian tribes.

Application Procedure: Applications are received and reviewed on a continuous basis.

Authority: Health & Safety Code Section 50517.5, Statutes of 1977, Chapter 927.

Contact: Allison Branscombe, Manager, FWHG Program, (916) 324-0695.

FWHG - Natural Disaster Component

Purpose: To rehabilitate homes, or rental units occupied by agricultural workers, that have been damaged by natural disaster.

Type & Terms of Assistance: Grants. Several funding requirement changes have been made for the FWHG disaster allocation, including – (1) Liens to secure funds awarded for technical assistance will not be required (liens are still required for rehabilitation or acquisition and rehabilitation); (2) The required 50 percent match may include Small Business grants or loans awarded or other match funds available; (3) A match waiver of the match requirement may be considered when it is thoroughly documented that a full match is not available.

Eligible Activities: Housing rehabilitation or acquisition and rehabilitation; preparation of funding applications; and supervision of expenditures, including, but not limited to, estimates, work write-ups, bidding supervision, and inspections.

Eligible Applicants: Nonprofit corporations, local public entities, or housing owners.

Application Procedure: Applications are received and awards made on a continuous basis.

Authority: Administered by the Farmworker Housing Grant Program (FWHG; see page 14). Health and Safety Code Section 50517.7 et seq., Statutes of 1989, Chapter 19.

Contact: Allison Branscombe, Manager, FWHG Natural Disaster Component, (916) 324-0695.

Federal Emergency Shelter Grant Program (FESG)

Purpose: Provide emergency shelter for homeless individuals and families.

Type & Terms of Assistance: Grant.

Eligible Activities: Facility conversion, rehabilitation, maintenance, operating costs, rent, and provision of essential services such as transportation, legal aid, and counseling to accelerate transition to independent living.

Eligible Applicants: Local government agencies in small communities that do not directly receive shelter funds from the U.S. Department of Housing and Urban Development (HUD) and nonprofit providers. Local nonprofit shelter organizations may also receive funds as a service provider working in cooperation with a local government agency applicant.

Application Procedure: When HUD announces that funds are available, they are awarded using a Request For Proposals (RFP) process.

Authority: The Stewart B. McKinney Homeless Assistance Act of 1987 (amended in 1988).

Contact: Tom Monahan, Manager, FESG, (916) 445-0845.

Housing Assistance Program (HAP)

Purpose: To provide affordable rental units for low- and very low-income households.

Type & Terms of Assistance: Grants of housing assistance payments from the U.S. Department of Housing and Urban Development (HUD Section 8 certificates). In rural counties that have no Housing Authority, the HAP Rural Rental Component contracts with local agencies to provide rental assistance payments. The HAP Aftercare Component contracts statewide with housing authorities and nonprofit corporations to provide rental assistance to disabled adults residing in independent living arrangements.

Eligible Activities: Rental assistance.

Eligible Applicants: Local government agencies and nonprofit organizations.

Application Procedure: Requests to participate are solicited when additional rental assistance is available.

Authority: Health and Safety Code Sections 50680 et seq., Statutes of 1981, Chapter 1165.

Contact: Earl Lee, Manager, HAP, (916) 324-7696.

Office of Migrant Services (OMS)

Purpose: To provide safe, decent, and affordable temporary housing and support services to migrant families during the peak harvest season.

Type & Terms of Assistance: Grant. Counties and grower associations generally provide the land for migrant centers as an in-kind contribution.

Eligible Activities: Construction, expansion, rehabilitation and operation of migrant centers.

Eligible Applicants: Local government agencies, housing authorities, nonprofit corporations, school districts and health agencies.

Application Procedure: Funds for operation and rehabilitation of existing centers are budgeted on an annual basis. Requests for Proposals for new construction projects are issued when funds are available.

Authority: Health and Safety Code Section 50710 et seq., Statutes of 1981, Chapter 1165; Statutes of 1985, Chapter 967; Statutes of 1988, Chapter 112.

Contact: Gordy de Necochea, Unit Chief, Monitoring and Management Unit, (916) 327-3712.

Office of Migrant Services (OMS) - Natural Disaster Component

Purpose: Continue the operation of state-funded migrant centers needed for an emergency response to natural disasters.

Type & Terms of Assistance: Grants.

Eligible Activities: Center operating costs, including repair and maintenance.

Eligible Applicants: Housing authorities and local government agencies administering state-funded migrant centers.

Application Procedure: Applications are accepted, reviewed, and funds awarded on a continuous basis.

Authority: Health and Safety Code Section 34053 et seq., Statutes of 1989, Chapter 19.

Contact: Gordy de Necochea, Unit Chief, Monitoring and Management Unit, (916) 327-3712.

Rental Security Deposit Guarantee Demonstration Program (RDG)

Purpose: Assist homeless individuals and families to obtain permanent housing.

Type & Terms of Assistance: Grants. A 15 percent cash match is required.

Eligible Activities: Provide landlords with rental deposit contractual guarantees for homeless households transitioning to permanent rental housing.

Eligible Applicants: Local government agencies and nonprofit corporations that provide services to the homeless. The statute limits grants to the counties of Los Angeles, Contra Costa, Fresno, San Francisco, Alameda, Sacramento, and at least one rural county in northern California.

Application Procedure: When funds are available, they are awarded concurrently with the Emergency Shelter Program Request for Proposals (RFP) process.

Authority: Administered by the Emergency Shelter Program (ESP; see page 12). Health and Safety Code Section 50810 et seq., Statutes of 1987, Chapter 11.5.

Contact: Tom Monahan, ESP, (916) 445-0845.

Rental Security Deposit Guarantee Program (RSDG) -Natural Disaster Component

Purpose: Assist individuals and families homeless as a result of natural disaster to obtain permanent housing.

Type & Terms of Assistance: Grants.

Eligible Activities: Security deposit guarantees to landlords or direct grants to households.

Eligible Applicants: Local government agency or nonprofit organization shelter providers.

Application Procedure: When funds are available, applications are received, reviewed, and awards made on a continuous basis.

Authority: Administered by the Emergency Shelter Program (ESP; see page 12). Health and Safety Code Section 34078 et seq., Statutes of 1989, Chapter 19.

Contact: Tom Monahan, Manager, ESP, (916) 445-0845.

Rural Community Facilities Technical Assistance Program (RTAP)

Purpose: Assist rural communities obtain federal and state water and wastewater project loans and grants.

Type & Terms of Assistance: Grants and technical assistance.

Eligible Activities: Project predevelopment and application activities including professional consulting services, district formation, test wells, preliminary engineering and other costs necessary to obtain project approval.

Eligible Applicants: Rural local governments and nonprofit organizations.

Application Procedure: When funds are available, a Request for Proposals is issued.

Authority: RTAP is administered by the Rural Development Assistance Program (RDAP, see below). Health and Safety Code Section 6120 et seq., Statutes of 1983, Chapter 1152.

Contact: Chico Headquarters: Wayne Walker, Manager, RDAP, (916) 891-6870. Yucca Valley Field Office: Karen Kupcha, Regional Manager, (619) 369-7355.

Rural Development Assistance Program (RDAP)

Purpose: To help local agencies in under-served rural areas of the State to become self-sufficient acquiring and administering Federal and State community development funding.

Type & Terms of Assistance: Technical Assistance and grants.

Eligible Activities: Staff experts are experienced with housing rehabilitation and construction, economic development, and the development of community facilities and infrastructure. Staff provides consultation and small grants for project development, fund acquisition, implementation and administration.

Eligible Applicants: Communities receiving RDAP technical assistance and grants are located in the Superior Valley counties of Butte, Tehama, Glenn, Yuba, Nevada, Sutter, Lassen, Colusa, and Trinity, and the Southern California target counties of Imperial, rural Riverside and rural San Bernardino.

Application Procedure: Communities within target counties may request technical assistance on an ongoing basis. When funds are available communities in target counties may apply for small community development project start-up grants. All target counties communities are notified when funding is available.

Authority: Health and Safety Code Section 50407 et seq., Statutes of 1977, Chapter 610.

Contact: Chico Headquarters: Wayne Walker, Manager, RDAP, (916) 891-6870. Yucca Valley Field Office: Karen Kupcha, Regional Manager, (619) 369-7355.

Senior Citizens Shared Housing Program (SCSHP)

Purpose: Assist senior citizens to obtain affordable housing.

Type & Terms of Assistance: Grant.

Eligible Activities: The Match-up Shared Housing component—services to assist seniors to find others with whom they can share housing including outreach, client counseling, placement and follow-up, and information and referrals.

Technical Assistance component—training to start a new senior shared housing program or to improve an existing program, including costs for conferences, workshops, consultation, and training materials.

Senior Shared Group Resident component—reasonable and necessary costs to start funding for shared group residences, including first and last months' rent; damage, cleaning, security and utility deposits; vacancy reserve; minor necessary renovations; and related administrative costs. The residence must be occupied by three or more unrelated adults. At least 50 percent of the residents must be 60 years of age or older.

Eligible Applicants: Local government agencies and nonprofit corporations.

Application Procedure: When funds are available, a Request for Proposals is issued.

Authority: Health & Safety Code Section 50533 et seq., Statutes of 1983, Chapter 1307; Statutes of 1984, Chapter 1630.

Contact: Susan Kessler, Manager, SCSHP, (916) 327-3748.

State Community Development Block Grant (CDBG) Program

The Department administers the federal Community Development Block Grant (CDBG) program for non-entitlement cities and counties throughout the State. One hundred and eighty small cities and counties are eligible to apply for CDBG funds. Those jurisdictions eligible to participate include cities with a population less than 50,000 and counties with a population less than 200,000 that do not automatically receive U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Funds.

CDBG General and Native American Allocation: At least 51 percent of the State CDBG funds must be used for housing or housing-related activities. One and one-quarter percent (1.25%) of the funds are awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria. (See below.)

CDBG Economic Development Allocation: Thirty percent (30%) of the overall HUD allocation is set aside for economic development activities. (See page 22.)

Community and Economic Development Planning/Technical Assistance Grants: Ten percent (10%) of the overall funds are set aside for planning/technical assistance. (See page 22.)

Authority: Health & Safety Code Section 50825 et seq., Statutes of 1983, Chapter 963; Statutes 1988, Chapter 1144.

CDBG General and Native American Allocation

Purpose: To fund housing, community, and economic development projects serving lower-income people in rural communities.

Type & Terms of Assistance: Grant.

Eligible Activities: Water and wastewater facilities, public services, community facilities, housing rehabilitation and under limited conditions, new construction.

Eligible Applicants: Cities with populations under 50,000 and counties with populations under 200,000, that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.

Application Procedure: Annual Request for Proposal (RFP) process.

Authority: The CDBG General and Native American Allocation is administered by the State CDBG Program. (See above.)

Contact: Darlene Kammeyer, Manager, or Dave Williamson, Manager State CDBG, (916) 445-6000.



CDBG Economic Development Allocation

Purpose: To create or retain jobs for low-income households in rural communities.

Type & Terms of Assistance: Grants of up to \$500,000. Consideration is given to leveraging of private financing.

Eligible Activities: Activities that create or retain jobs for low-income households, including working capital loans to businesses and developers, land acquisition, refinancing of onerous debt, and grants and loans for site improvements, small business incubators, and business start-ups.

Eligible Applicants: Counties with less than 200,000 residents in the unincorporated area and cities with less than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.

Application Procedure: Funds are awarded using an annual Request For Proposal (RFP) process. Applications are continuously received and reviewed. Awards are made on a quarterly basis.

Authority: The Economic Development Allocation is administered by the State Community Development Block Grant Program. (See page 21.)

Contact: Darlene Kammeyer, Manager CDBG, (916) 445-6000.

CDBG Community and Economic Development Planning/Technical Assistance Allocation

Purpose: Assist small communities to assess the feasibility of economic, housing and community development projects.

Type & Terms of Assistance: Grants of up to \$30,000. A cash match of up to 25 percent of requested funds is required. The match percentage is determined by a sliding scale based on the relative amount of local sales and use tax revenues for the jurisdiction.

Eligible Activities: Economic, housing and community project feasibility studies for activities that meet overall CDBG objectives, including providing principal benefits for moderate- and low-income persons.

Eligible Applicants: Counties with less than 200,000 residents in the unincorporated area and cities with less than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant entitlement program.

Application Procedure: Funds are awarded using an annual Request For Proposal (RFP) process. Applications are continuously received and reviewed. Awards are made on a quarterly basis.

Authority: The Planning/Technical Assistance Allocation is administered by the State Community Development Block Grant Program. (See page 21.)

Contact: Dave Williamson, Manager, or Darlene Kammeyer, Manager, CDBG, (916) 445-6000.

